

Cycle Date: March-2024
Run Date: 06/06/2024
Interval: Annual
Validated

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	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 88
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits ¹	2,315,065,382	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5	2,810,839,683	67.0
Total Investments	3,480,297,690	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4	3,310,309,157	-0.9
Loans Held for Sale	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	40,360,482	-0.6
Total Loans	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(143,449,961)	3.0
Land And Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	427,056,088	1.0
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	67,571,644	1.0
NCUSIF Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	171,605,365	0.2
All Other Assets	495,473,774	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6	639,145,152	5.6
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	305,777,786	254,571,036	-16.7	327,360,564	28.6	339,234,866	3.6	354,506,714	4.5
Accrued Dividends & Interest Payable on Shares & Deposits	16,752,124	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0	25,781,665	0.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	238,036	-32.9
Borrowings Notes & Interest Payable	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,688,380,865	36.4
Total Shares & Deposits	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,658,360,168	3.6
TOTAL LIABILITIES ³	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,936,595	-0.3	20,727,267,448	5.7
Undivided Earnings	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,721,931	3.3	1,935,663,642	1.6
Other Reserves	328,293,660	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1	-76,726,109	1.9
TOTAL EQUITY	1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,516,877	8.2	1,858,937,533	1.7
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3
INCOME & EXPENSE									
Interest Income*	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,867,886	35.3	268,548,243	15.4
Interest Expense*	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	103,309,883	41.3
Net Interest Income*	477,554,908	489,690,081	2.5	581,187,372	18.7	638,504,410	9.9	165,238,360	3.5
Provision for Loan/Lease Losses or Total Credit Loss Expense*	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	24,979,221	15.7
Non-Interest Income*	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,010,829	3.9	100,071,828	7.9
Non-Interest Expense*	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	209,473,359	3.8
NET INCOME (LOSS)*	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,713	-7.2	30,857,608	6.5
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	88	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

Return to cover			Key Ratios⁵							
06/06/2024			For Charter : N/A							
CU Name: N/A			Count of CU : 88							
Peer Group: N/A			Asset Range : N/A							
			Criteria :	Region: Nation * Peer Group: All * Reporting State = 'MO' * Type Included: Federally Insured State Credit Union						
			Count of CU in Peer Group : N/A							
						Dec-2023			Mar-2024	
										</

		Supplemental Ratios**			
Return to cover		For Charter :	N/A		
06/06/2024		Count of CU :	88		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type		
		Count of CU in Peer Group :	N/A		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Mar-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	116.73	123.56
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	0.94	1.00	0.88	1.31	1.20
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.40	0.41	0.29	0.54	0.47
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	23.15	23.65	28.99	30.21	29.97
Participation Loans Outstanding / Total Loans	3.59	4.98	5.08	4.25	4.09
Participation Loans Purchased YTD / Total Loans Granted YTD	2.58	4.31	4.60	2.09	1.24
Participation Loans Sold YTD / Total Assets *	0.37	0.19	0.41	0.15	0.06
Total Commercial Loans / Total Assets	3.45	3.57	4.21	4.12	4.05
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	1.34	1.03	0.67
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	15.94	15.88	15.41
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	23.31	22.32	22.80
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	20.85	17.09	17.42
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	54.67	49.21	47.92
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	2.46	2.87	3.79	3.45	3.56
Unused Commitments / Cash & ST Investments	76.61	73.54	161.16	149.88	95.28
Short Term Liabilities / Total Shares and Deposits plus Borrowings	34.67	33.91	33.95	40.08	42.63
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Assets									
Return to cover		For Charter : N/A									
06/06/2024		Count of CU : 88									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State									
		Count of CU in Peer Group : N/A									
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg		
ASSETS											
CASH AND DEPOSITS											
Cash On Hand	255,759,769	239,887,867	-6.2	285,342,191	18.9	275,745,727	-3.4	254,483,148	-7.7		
Cash On Deposit											
Cash on Deposit in Corporate Credit Unions	377,611,421	384,032,662	1.7	173,850,356	-54.7	218,676,609	25.8	355,817,000	62.7		
Cash on Deposit in a Federal Reserve Bank	1,103,216,693	1,837,007,643	66.5	335,073,334	-81.8	578,951,903	72.8	1,546,628,481	167.1		
Cash on Deposit in Other Financial Institutions	536,953,877	388,651,377	-27.6	181,692,118	-53.3	159,138,735	-12.4	197,932,634	24.4		
Total Cash on Deposit	2,017,781,991	2,609,691,682	29.3	690,615,808	-73.5	956,767,247	38.5	2,100,378,115	119.5		
Time and Other Deposits ¹	670,306,142	665,259,948	-0.8	560,682,978	-15.7	450,863,794	-19.6	455,978,420	1.1		
TOTAL CASH AND DEPOSITS	2,943,847,902	3,514,839,497	19.4	1,536,640,977	-56.3	1,683,376,768	9.5	2,810,839,683	67.0		
INVESTMENT SECURITIES											
Equity Securities	29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	175,168,302	5.5		
Trading Debt Securities	77,823,105	86,878,088	11.6	0	-100.0	0	N/A	131,275	N/A		
Available-for-Sale Debt Securities	2,460,987,213	3,127,880,404	27.1	3,262,394,999	4.3	2,703,089,375	-17.1	2,667,268,511	-1.3		
Held-to-Maturity Debt Securities	149,746,599	159,523,399	6.5	401,189,174	151.5	344,469,380	-14.1	339,810,171	-1.4		
Allowance for Credit Losses on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A		
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,182,378,259	-1.0		
OTHER INVESTMENTS											
Nonperpetual Contributed Capital	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	1,182,396	0.0		
Perpetual Contributed Capital	15,419,984	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7	17,404,930	1.8		
All Other Investments ²	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	109,343,572	1.0		
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,930,898	1.1		
LOANS HELD FOR SALE											
	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	40,360,482	-0.6		
LOANS AND LEASES											
Consumer Loans (Non-Residential, Non-Commercial)	6,267,862,650	6,719,937,946	7.2	8,341,176,345	24.1	8,454,595,873	1.4	8,322,210,007	-1.6		
1- to 4-Family Residential Property Loans/Lines of Credit ³	4,398,425,065	4,483,255,176	1.9	5,307,522,860	18.4	5,875,095,312	10.7	5,990,820,722	2.0		
All Other (Non-Commercial) Real Estate Loans/Lines of Credit ³	78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	35,166,114	-9.7		
Commercial Loans/Lines of Credit Real Estate Secured ³	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	776,807,528	3.3		
Commercial Loans/Lines of Credit Not Real Estate Secured ³	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	137,762,994	4.7		
TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,262,767,371	0.1		
(ALLOWANCE FOR LOAN & LEASE LOSSES OR ALLOWANCE FOR CREDIT LOSSES ON LOAN & LEASES)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(143,449,961)	3.0		
OTHER ASSETS											
Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	8,152,868	1.6		
Land and Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	427,056,088	1.0		
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	67,571,644	1.0		
NCUA Share Insurance Capitalization Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	171,605,365	0.2		
Intangible Assets	1,825,754	1,582,360	-13.3	79,528,188	4,925.9	76,586,986	-3.7	81,682,868	6.7		
Other Assets	481,096,382	472,847,728	-1.7	549,511,408	16.2	520,574,747	-5.3	549,309,416	5.5		
TOTAL OTHER ASSETS	1,090,012,828	1,110,991,169	1.9	1,304,878,093	17.5	1,266,187,617	-3.0	1,305,378,249	3.1		
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,586,204,981	5.3		
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	88	0.0		
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¹ Prior to 3/31/22, this amount includes Cash Equivalents, Deposits in commercial banks, S&Ls, savings banks, Loans to and investments in natural person credit unions, and All other investments in corporate credit unions.											
² Prior to March 2022, Loans to, deposits in, and investments in natural person credit unions are included in All Other Investments. March 2022 and forward, loans to natural person credit unions are included in Loans and deposits and investments in natural person credit unions are included in Cash and Other Deposits.											
³ Reporting requirements for loans were changed with September 2017 cycle to accommodate the regulatory definition of commercial loans. This policy change may cause fluctuations from prior cycles.											
5. Assets											

[illegible]

[illegible]

			Loans						
Return to cover			For Charter : N/A						
06/06/2024			Count of CU : 88						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :		N/A					

		Delinquent Loan Information							
Return to cover		For Charter : N/A							
06/06/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent		84,157,272	88,612,277	5.3	131,429,302	48.3	181,776,527	38.3	148,402,051 -18.4
60 to 89 Days Delinquent ¹		N/A	N/A		33,574,045		45,054,668	34.2	34,911,218 -22.5
90 to 179 Days Delinquent ¹		45,224,957	42,729,157	-5.5	28,258,530	-33.9	43,196,254	52.9	49,728,310 15.1
180 to 359 Days Delinquent		7,652,710	5,934,970	-22.4	12,525,522	111.0	28,059,779	124.0	25,699,528 -8.4
> = 360 Days Delinquent		5,011,554	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	5,757,830 91.2
Total Delinquent Loans - All Types (> = 60 Days)		57,889,221	53,656,610	-7.3	77,368,817	44.2	119,322,141	54.2	116,096,886 -2.7
% Delinquent Loans / Total Loans		0.51	0.45	-12.3	0.53	18.5	0.78	47.8	0.76 -2.8
Amount of Loans in Non-Accrual Status		31,816,809	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6	78,292,449 7.4
COMMERCIAL LOAN DELINQUENCY RATIOS¹									
% Comm Lns > = 30 Days Delinquent		0.99	1.23	23.6	0.60	-51.4	4.03	575.2	3.12 -22.6
% Comm Lns > = 60 Days Delinquent		0.15	0.68	357.8	0.31	-55.2	2.05	571.7	2.48 21.2
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent		3,293,500	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	4,797,969 -46.5
60 to 89 Days Delinquent ¹		N/A	N/A		2,067,076		2,879,261	39.3	2,282,900 -20.7
90 to 179 Days Delinquent ¹		3,334,923	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	3,379,522 -16.1
180 to 359 Days Delinquent		151,295	39,554	-73.9	88,232	123.1	167,618	90.0	365,849 118.3
> = 360 Days Delinquent		91,674	58,533	-36.2	23,693	-59.5	10,438	-55.9	7,078 -32.2
Total Delinquent Credit Card Lns (> = 60 Days)		3,577,892	2,889,600	-19.2	4,403,365	52.4	7,086,795	60.9	6,035,349 -14.8
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %		0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.29 -12.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
60 to 89 Days Delinquent ¹		N/A	N/A		0		0	N/A	0 N/A
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
Total PAL I and II Loans Delinquent > = 60 Days		0	0	N/A	0	N/A	0	N/A	0 N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent		320,685	498,091	55.3	371,476	-25.4	792,450	113.3	457,816 -42.2
60 to 89 Days Delinquent ¹		N/A	N/A		69,693		96,854	39.0	10,876 -88.8
90 to 179 Days Delinquent ¹		404,847	50,543	-87.5	81,220	60.7	103,394	27.3	82,132 -20.6
180 to 359 Days Delinquent		0	1,434	N/A	2,490	73.6	0	-100.0	0 N/A
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0 N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days		404,847	51,977	-87.2	153,403	195.1	200,248	30.5	93,008 -53.6
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %		0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.20 -55.3
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

	Delinquent Loan Information (continued)								
Return to cover	For Charter : N/A								
06/06/2024	Count of CU : 88								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		4,650,301		5,657,872	21.7	4,974,405	-12.1
60 to 89 Days Delinquent ¹	N/A	N/A		1,906,206		2,721,499	42.8	2,336,861	-14.1
90 to 179 Days Delinquent ¹	N/A	N/A		2,241,898		3,293,959	46.9	3,512,062	6.6
180 to 359 Days Delinquent	N/A	N/A		264,980		373,512	41.0	490,895	31.4
> = 360 Days Delinquent	N/A	N/A		41,983		67,044	59.7	51,660	-22.9
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		4,455,067		6,456,014	44.9	6,391,478	-1.0
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		1.07		1.36	27.8	1.37	0.4
New Vehicle Loans									
30 to 59 Days Delinquent	10,768,591	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	16,382,451	-16.3
60 to 89 Days Delinquent ¹	N/A	N/A		3,885,618		3,373,624	-13.2	3,505,744	3.9
90 to 179 Days Delinquent ¹	5,367,942	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	4,226,327	28.0
180 to 359 Days Delinquent	612,624	625,186	2.1	618,351	-1.1	1,292,398	109.0	1,118,718	-13.4
> = 360 Days Delinquent	162,067	217,598	34.3	196,138	-9.9	147,536	-24.8	93,508	-36.6
Total Del New Vehicle Lns (> = 60 Days)	6,142,633	5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	8,944,297	10.2
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.44	0.37	-17.2	0.37	0.9	0.41	11.1	0.47	14.0
Used Vehicle Loans									
30 to 59 Days Delinquent	34,582,296	35,273,953	2.0	64,926,691	84.1	78,748,892	21.3	63,565,924	-19.3
60 to 89 Days Delinquent ¹	N/A	N/A		17,001,930		20,518,088	20.7	16,829,003	-18.0
90 to 179 Days Delinquent ¹	17,601,113	15,777,789	-10.4	14,544,694	-7.8	20,366,110	40.0	20,081,711	-1.4
180 to 359 Days Delinquent	2,828,918	2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	9,655,348	9.9
> = 360 Days Delinquent	561,285	206,197	-63.3	306,250	48.5	1,044,730	241.1	1,054,023	0.9
Total Del Used Vehicle Lns (> = 60 Days)	20,991,316	18,056,985	-14.0	37,724,377	108.9	50,714,198	34.4	47,620,085	-6.1
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.60	0.46	-23.9	0.78	70.4	1.04	32.5	0.98	-5.4
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.56	0.43	-22.0	0.66	51.9	0.86	29.8	0.84	-2.4
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		3,895,413		7,839,951	101.3	5,815,492	-25.8
60 to 89 Days Delinquent ¹	N/A	N/A		1,500,737		1,756,905	17.1	1,055,319	-39.9
90 to 179 Days Delinquent ¹	N/A	N/A		1,516,597		2,015,506	32.9	2,484,584	23.3
180 to 359 Days Delinquent	N/A	N/A		985,935		1,041,105	5.6	1,173,554	12.7
> = 360 Days Delinquent	N/A	N/A		117,725		220,768	87.5	5,435	-97.5
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		4,120,994		5,034,284	22.2	4,718,892	-6.3
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.72		0.85	18.4	0.82	-4.0
Outstanding balances of loans affected by bankruptcy claims	27,104,262	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	77,662,277	5.7
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	50,764,058	37,124,070	-26.9	37,550,099	1.1	33,812,792	-10.0	35,845,202	6.0
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		136	
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A		27,360,982		32,517,273	18.8	35,335,384 8.7
60 to 89 Days Delinquent ¹		N/A	N/A		5,271,307		8,348,110	58.4	3,614,261 -56.7
90 to 179 Days Delinquent ¹		N/A	N/A		3,709,785		6,750,229	82.0	6,161,101 -8.7
180 to 359 Days Delinquent		N/A	N/A		2,049,772		2,770,069	35.1	1,832,528 -33.8
> = 360 Days Delinquent		N/A	N/A		1,191,941		583,514	-51.0	772,893 32.5
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		12,222,805		18,451,922	51.0	12,380,783 -32.9
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		0.31		0.44	40.4	0.29 -33.9
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A		6,823,921		10,129,186	48.4	10,837,008 7.0
60 to 89 Days Delinquent ¹		N/A	N/A		1,487,527		1,876,918	26.2	2,423,274 29.1
90 to 179 Days Delinquent ¹		N/A	N/A		737,832		2,011,811	172.7	2,987,549 48.5
180 to 359 Days Delinquent		N/A	N/A		618,829		749,393	21.1	1,130,370 50.8
> = 360 Days Delinquent		N/A	N/A		714,731		450,536	-37.0	596,720 32.4
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		3,558,919		5,088,658	43.0	7,137,913 40.3
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		0.26		0.31	19.2	0.42 36.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent		N/A	N/A		624,142		24,804	-96.0	405,620 1,535.3
60 to 89 Days Delinquent ¹		N/A	N/A		111,575		55,649	-50.1	0 -100.0
90 to 179 Days Delinquent ¹		N/A	N/A		228,118		0	-100.0	55,649 N/A
180 to 359 Days Delinquent		N/A	N/A		136,049		0	-100.0	0 N/A
> = 360 Days Delinquent		N/A	N/A		10,194		0	-100.0	0 N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		485,936		55,649	-88.5	55,649 0.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		0.70		0.14	-79.7	0.16 10.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		16,267,660.00		23,596,229.00	45.0	19,574,345.00 -17.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		0.30		0.40	31.9	0.32 -18.6
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

[illegible]

	Delinquent Commercial Loans							
Return to cover								
06/06/2024								
CU Name: N/A								
Peer Group: N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)								
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)								
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.04		0.20	449.9	0.48 140.7
Loans to finance agricultural production and other loans to farmers								
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0 N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0 N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	0 N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		0.00		0.00	N/A	0.00 N/A
Commercial and Industrial Loans								
30 to 59 Days Delinquent	N/A	N/A		1,300,356		8,888,559	583.5	2,348,688 -73.6
60 to 89 Days Delinquent ¹	N/A	N/A		162,062		746,814	360.8	294,814 -60.5
90 to 179 Days Delinquent ¹	N/A	N/A		44,726		1,018,140	2,176.4	6,290,107 517.8
180 to 359 Days Delinquent	N/A	N/A		80,502		3,152,344	3,815.9	593,842 -81.2
> = 360 Days Delinquent	N/A	N/A		12,313		0	-100.0	3,076,513 N/A
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		299,603		4,917,298	1,541.3	10,255,276 108.6
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		0.25		3.86	1,443.1	7.67 98.9
Unsecured Commercial Loans								
30 to 59 Days Delinquent	N/A	N/A		336,420		0	-100.0	0 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		72,305		0	-100.0	27,367 N/A
90 to 179 Days Delinquent ¹	N/A	N/A		89,516		0	-100.0	0 N/A
180 to 359 Days Delinquent	N/A	N/A		481,407		0	-100.0	0 N/A
> = 360 Days Delinquent	N/A	N/A		0		486,874	N/A	100,000 -79.5
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		643,228		486,874	-24.3	127,367 -73.8
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		93.83		14.95	-84.1	4.35 -70.9
Unsecured Revolving Lines of Credit for Commercial Purposes								
30 to 59 Days Delinquent	N/A	N/A		8,788		0	-100.0	108,030 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		38,009		20,000	-47.4	0 -100.0
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	274,993 N/A
180 to 359 Days Delinquent	N/A	N/A		4,357		0	-100.0	0 N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		42,366		20,000	-52.8	274,993 1,275.0
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		1.42		3.58	151.4	28.87 707.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		2,743,611		18,118,385	560.4	22,719,432 25.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		0.31		2.05	571.7	2.48 21.2
* Amounts are year-to-date and the related % change ratios are annualized.								
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								
								13. Del Comm Loans (con't)

			Loan Losses						
Return to cover			For Charter : N/A						
06/06/2024			Count of CU : 88						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
Total Loans Charged Off Year-to-Date*	58,226,703	45,087,971	-22.6	51,018,106	13.2	89,549,598	75.5	28,199,989	26.0
Total Loans Recovered Year-to-Date*	14,543,545	16,201,596	11.4	16,775,027	3.5	21,829,436	30.1	7,441,747	36.4
NET CHARGE OFFS (\$\$)*	43,683,158	28,886,375	-33.9	34,243,079	18.5	67,720,162	97.8	20,758,242	22.6
Net Charge-Offs / Average Loans %**	0.40	0.25	-38.1	0.26	4.1	0.45	76.3	0.54	20.0
Total Delinquent Loans & Year-to-Date Net Charge-Offs	101,572,379	82,542,985	-18.7	111,611,896	35.2	187,042,303	67.6	136,855,128	-26.8
Combined Delinquency and Net Charge Off Ratio	0.91	0.69	-23.6	0.79	13.4	1.24	57.1	1.30	5.6
LOAN LOSS SUMMARY BY LOAN TYPE									
Unsecured Credit Card Lns Charged Off*	11,877,492	9,624,588	-19.0	10,796,214	12.2	14,921,333	38.2	5,064,709	35.8
Unsecured Credit Card Lns Recovered*	2,383,215	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1	727,290	16.8
Unsecured Credit Card Net Charge Offs*	9,494,277	6,789,380	-28.5	7,863,404	15.8	12,431,287	58.1	4,337,419	39.6
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**	2.10	1.61	-23.4	1.81	12.0	2.65	46.9	3.66	38.0
PALs I and PALs II Charged Off (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*	0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*	375,349	211,444	-43.7	106,409	-49.7	140,393	31.9	38,120	8.6
Non-Federally Guaranteed Student Loans Recovered*	47,181	22,932	-51.4	38,156	66.4	32,640	-14.5	14,277	75.0
Non-Federally Guaranteed Student Loans Net Charge Offs*	328,168	188,512	-42.6	68,253	-63.8	107,753	57.9	23,843	-11.5
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**	0.70	0.43	-38.5	0.16	-62.7	0.25	53.8	0.05	-78.6
All Other Unsecured Loans/Lines of Credit Charged Off*	N/A	N/A		15,093,982		20,921,592	38.6	6,215,531	18.8
All Other Unsecured Loans/Lines of Credit Recovered*	N/A	N/A		4,368,989		4,690,212	7.4	1,191,450	1.6
All Other Unsecured Loans/Lines of Credit Net Charge Offs*	N/A	N/A		10,724,993		16,231,380	51.3	5,024,081	23.8
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**	N/A	N/A		2.64		3.64	38.0	4.27	17.3
New Vehicle Loans Charged Off*	6,371,873	4,059,937	-36.3	3,762,251	-7.3	7,385,987	96.3	1,922,441	4.1
New Vehicle Loans Recovered*	1,385,947	1,223,734	-11.7	1,761,751	44.0	2,523,848	43.3	1,019,217	61.5
New Vehicle Loans Net Charge Offs*	4,985,926	2,836,203	-43.1	2,000,500	-29.5	4,862,139	143.0	903,224	-25.7
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**	0.35	0.20	-43.0	0.12	-42.6	0.24	109.5	0.19	-23.4
Used Vehicle Loans Charged Off*	20,980,950	14,039,702	-33.1	19,259,158	37.2	43,101,439	123.8	12,873,518	19.5
Used Vehicle Loans Recovered*	5,533,158	5,580,408	0.9	6,473,466	16.0	10,901,902	68.4	4,218,491	54.8
Used Vehicle Loans Net Charge Offs*	15,447,792	8,459,294	-45.2	12,785,692	51.1	32,199,537	151.8	8,655,027	7.5
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**	0.46	0.23	-49.8	0.29	28.0	0.66	127.0	0.71	7.2
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**	0.43	0.22	-48.1	0.24	9.6	0.54	123.0	0.56	3.8
Leases Receivable Charged Off*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		1,424,410		2,603,526	82.8	1,555,014	138.9
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		668,579		563,733	-15.7	235,576	67.2
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		755,831		2,039,793	169.9	1,319,438	158.7
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**	N/A	N/A		0.14		0.35	152.1	0.90	157.8
FORECLOSED AND REPOSSESSED ASSETS									
Commercial	N/A	N/A		682,560		664,320	-2.7	1,142,791	72.0
Real Estate - Non-Commercial	N/A	N/A		1,820,233		1,273,279	-30.0	1,511,278	18.7
Vehicle - Non-Commercial	N/A	N/A		2,917,828		5,141,476	76.2	5,434,308	5.7
Other - Non-Commercial	N/A	N/A		92,818		948,482	921.9	64,491	-93.2
Total Foreclosed and Repossessed Assets	12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	8,152,868	1.6
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								14. Loan Losses	

		Indirect, Purchased or Sold							
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans		N/A	N/A		3,933,164,174		4,274,052,218	8.7	4,242,659,281 -0.7
First Lien and Junior Lien Residential Indirect Loans		N/A	N/A		87,840,242		111,749,879	27.2	112,366,024 0.6
Commercial Indirect Loans		N/A	N/A		27,838,279		8,386,577	-69.9	8,364,464 -0.3
All Other Indirect Loans		N/A	N/A		188,219,988		214,064,605	13.7	210,688,746 -1.6
Total Outstanding Indirect Loans		2,633,574,100	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8	4,574,078,515 -0.7
Indirect Loans Outstanding / Total Loans %		23.15	23.65	2.2	28.99	22.6	30.21	4.2	29.97 -0.8
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)		19,125,928	16,943,484	-11.4	35,959,909	112.2	46,039,577	28.0	45,077,700 -2.1
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		0.73	0.60	-17.9	0.85	42.4	1.00	17.7	0.99 -1.4
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*		18,670,660	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7	11,871,521 21.9
Indirect Loans Recovered*		4,274,716	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7	3,340,487 36.2
Indirect Loans Net Charge Offs*		14,395,944	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2	8,531,034 17.1
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.56	0.29	-48.3	0.30	4.8	0.66	118.6	0.74 12.8
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*		8,341,675	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8	5,950 -99.9
Loans Purchased from Other Sources*		12,496,701	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4	8,162,791 34.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.29	0.81	180.7	1.34	64.8	1.03	-22.7	0.67 -35.2
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23		N/A	N/A		0		6,431	N/A	5,649 -12.2
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%		N/A	N/A		0.00		0.00	N/A	0.00 8.6
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*		N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*		N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**		N/A	N/A		N/A		0.00		0.00 N/A
LOANS SOLD Year-to-date									
Loans Sold		0	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7	214,287,615 -69.7
First mortgage loans sold on the secondary market		2,149,578,745	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0	135,220,167 -80.2
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	15,829,520 -79.9
Real Estate Loans Sold with Servicing Retained		N/A	N/A		277,595,572		538,205,652	93.9	107,797,062 -80.0
All Other Loans Sold with Servicing Retained		N/A	N/A		0		0	N/A	436,145 N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED		4,555,414,053	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9	4,903,365,529 0.6
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								15. Indirect, Purchased or Sold	

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1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		1,860,071,724		1,878,789,218	1.0	1,894,293,737	0.8
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	-11.1	803,497,836	-2.6
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	488,309,468	16.7
Balloon/Hybrid 5 years or less	N/A	N/A		344,740,239		675,730,261	96.0	719,638,783	6.5
Adjustable Rate	N/A	N/A		426,227,269		443,063,454	4.0	402,409,363	-9.2
Total Secured by 1st Lien	N/A	N/A		3,944,930,418		4,241,127,968	7.5	4,308,149,187	1.6
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		189,043,964		262,179,758	38.7	270,808,317	3.3
Closed-End Adjustable Rate	N/A	N/A		14,895,313		37,583,728	152.3	41,335,220	10.0
Open-End Fixed Rate	N/A	N/A		16,595,476		8,187,941	-50.7	8,119,396	-0.8
Open-End Adjustable Rate	N/A	N/A		1,142,057,687		1,326,015,912	16.1	1,362,408,595	2.7
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,633,967,339	19.9	1,682,671,528	3.0
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		26,185,642		9,842,714	-62.4	13,437,683	36.5
Closed-End Adjustable Rate	N/A	N/A		28,377,059		15,959,611	-43.8	15,703,345	-1.6
Open-End Fixed Rate	N/A	N/A		864,738		1,608,645	86.0	1,581,968	-1.7
Open-End Adjustable Rate	N/A	N/A		13,740,537		11,547,353	-16.0	4,443,120	-61.5
Total All Other (Non-Commercial) Real Estate	N/A	N/A		69,167,976		38,958,323	-43.7	35,166,116	-9.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,025,986,831	1.9
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		984,206,960		674,709,968	-31.4	152,304,704	-9.7
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844	-52.9	14,933,664	-44.3
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	23,970,352	-4.0
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064	71.8	73,381,897	-24.1
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	17,591,078	-42.1
Total Secured by 1st Lien Granted YTD*	N/A	N/A		1,840,105,477		1,390,349,594	-24.4	282,181,695	-18.8
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		135,787,346		103,022,968	-24.1	19,628,873	-23.8
Closed-End Adjustable Rate*	N/A	N/A		1,911,251		10,754,893	462.7	3,106,476	15.5
Open-End Fixed Rate*	N/A	N/A		5,779,655		2,647,198	-54.2	389,198	-41.2
Open-End Adjustable Rate*	N/A	N/A		595,599,922		523,199,299	-12.2	110,968,695	-15.2
Total Secured by Junior Lien Granted YTD*	N/A	N/A		739,078,174		639,624,358	-13.5	134,093,242	-16.1
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		20,612,047		4,064,289	-80.3	609,544	-40.0
Closed-End Adjustable Rate*	N/A	N/A		12,315,075		2,913,219	-76.3	159,036	-78.2
Open-End Fixed Rate*	N/A	N/A		1,828,567		1,201,060	-34.3	712,500	137.3
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904	-91.3	0	-100.0
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		48,983,516		9,410,472	-80.8	1,481,080	-37.0
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		2,628,167,167		2,039,384,424	-22.4	417,756,017	-18.1
Outstanding 1- to 4-Family Residential Construction Loans	13,322,068	14,912,956	11.9	27,207,110	82.4	23,236,925	-14.6	26,389,091	13.6
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		1,877,946,817		2,342,140,207	24.7	1,962,758,642	-16.2
Outstanding Interest Only & Payment Option First Mortgage Loans	19,458,963	27,724,665	42.5	41,871,917	51.0	49,866,531	19.1	51,492,689	3.3
Interest Only & Payment Option First Mortgages / Total Assets %	0.57	0.61	6.8	0.20	-67.8	0.23	18.7	0.23	-2.0
Interest Only & Payment Option First Mortgages / Net Worth %	5.90	6.43	9.0	2.04	-68.3	2.35	15.1	2.39	1.8
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses							
Return to cover		For Charter :	N/A					
06/06/2024		Count of CU :	88					
CU Name: N/A		Asset Range :	N/A					
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A				
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
LOAN LOSS SUMMARY BY LOAN TYPE								
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		54,330		184,271	239.2	2,702 -94.1
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		22,713		62,554	175.4	1,625 -89.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		31,617		121,717	285.0	1,077 -96.5
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		0.00		0.00	247.3	0.00 -96.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		169,384		239,988	41.7	58,227 -3.0
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		405,948		161,037	-60.3	27,491 -31.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-236,564		78,951	133.4	30,736 55.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		-0.02		0.01	126.8	0.01 40.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		40,382		3,425	-91.5	0 -100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		20,707		1,025	-95.0	697 172.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		19,675		2,400	-87.8	-697 -216.2
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		0.03		0.00	-82.8	-0.01 -269.5
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		0.00		0.00 -42.0
*Amounts are year-to-date while the related percent change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
							18. RE Loan Losses	

		Commercial Loan Information							
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development		51,106,543	77,712,858	52.1	108,777,258	40.0	70,768,076	-34.9	80,972,455 14.4
Secured by Farmland		12,728,425	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7	14,636,807 -4.4
Secured by Multifamily		115,270,496	154,846,464	34.3	190,738,359	23.2	190,373,863	-0.2	191,592,154 0.6
Owner Occupied, Non-Farm, Non-Residential Property		180,550,429	177,552,851	-1.7	187,769,629	5.8	216,933,794	15.5	215,452,549 -0.7
Non-Owner Occupied, Non-Farm, Non-Residential Property		211,190,050	233,574,894	10.6	269,920,230	15.6	258,888,910	-4.1	274,153,562 5.9
Total Real Estate Secured Commercial Loans		570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,836	-2.7	776,807,527 3.3
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers		889,673	248,055	-72.1	2,425,871	878.0	281,567	-88.4	255,455 -9.3
Commercial and Industrial Loans		56,634,781	66,895,058	18.1	119,800,470	79.1	127,419,879	6.4	133,628,808 4.9
Unsecured Commercial Loans		2,265,744	1,063,201	-53.1	685,503	-35.5	3,256,748	375.1	2,926,370 -10.1
Unsecured Revolving Lines of Credit (Commercial Purpose)		298,502	902,218	202.2	2,977,959	230.1	559,285	-81.2	952,362 70.3
Total Non-Real Estate Secured Commercial Loans		60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,479	4.5	137,762,995 4.7
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members		538,121,400	610,344,727	13.4	745,498,821	22.1	756,602,756	1.5	782,387,407 3.4
Purchased Commercial Loans or Participations to Nonmembers		92,813,243	119,239,968	28.5	153,498,103	28.7	127,195,559	-17.1	132,183,115 3.9
Total Commercial Loans		630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	914,570,522 3.5
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE									
Construction and Development		54	83	53.7	78	-6.0	150	92.3	166 10.7
Farmland		35	47	34.3	44	-6.4	45	2.3	45 0.0
Secured by Multifamily		249	314	26.1	339	8.0	330	-2.7	335 1.5
Owner Occupied, Non-Farm, Non-Residential Property		430	421	-2.1	409	-2.9	416	1.7	424 1.9
Non-Owner Occupied, Non-Farm, Non-Residential Property		363	376	3.6	433	15.2	459	6.0	442 -3.7
Total Number of Real Estate Secured Commercial Loans		1,131	1,241	9.7	1,303	5.0	1,400	7.4	1,412 0.9
Loans to finance agricultural production and other loans to farmers		25	7	-72.0	10	42.9	4	-60.0	4 0.0
Commercial and Industrial Loans		664	757	14.0	950	25.5	978	2.9	1,020 4.3
Unsecured Commercial Loans		78	22	-71.8	15	-31.8	20	33.3	22 10.0
Unsecured Revolving Lines of Credit (Commercial Purpose)		54	54	0.0	54	0.0	47	-13.0	49 4.3
Total Number of Non-Real Estate Secured Commercial Loans		821	840	2.3	1,029	22.5	1,049	1.9	1,095 4.4
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members		1,802	1,863	3.4	2,139	14.8	2,277	6.5	2,337 2.6
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers		150	218	45.3	193	-11.5	172	-10.9	170 -1.2
Total Number of Commercial Loans Outstanding		1,952	2,081	6.6	2,332	12.1	2,449	5.0	2,507 2.4
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS		630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	914,570,522 3.5
(Total Commercial Loans / Total Assets)%		3.45	3.57	3.5	4.21	17.7	4.12	-2.0	4.05 -1.8
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED									
Member Commercial Loans Granted YTD*		184,883,315	186,547,309	0.9	245,148,557	31.4	190,474,166	-22.3	56,688,753 19.0
Purchased or Participation Interests to Nonmembers*		39,110,853	46,813,541	19.7	51,685,650	10.4	4,411,001	-91.5	3,299,683 199.2
MISCELLANEOUS LOAN INFORMATION									
Agricultural Related Commercial Loans Outstanding Balance		13,618,098	17,037,151	25.1	18,327,516	7.6	15,597,760	-14.9	14,892,262 -4.5
Outstanding Agricultural Related Loans - Number		60	54	-10.0	54	0.0	49	-9.3	49 0.0
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*		14,823,977	15,838,863	6.8	32,242,492	103.6	24,245,698	-24.8	25,337,883 318.0
Commercial Loans and Participations Sold -no servicing rights- YTD		16,425	0	-100.0	1,277,378	N/A	0	-100.0	0 N/A
Total Member Business Loans - (NMBLB)									
(NMBLB / Total Assets)%		3.41	3.30	-3.3	3.73	13.1	3.65	-2.4	3.58 -1.7
* Amounts are year-to-date and the related % change ratios are annualized.									
								19. Commercial Loans	

[illegible]

		Commercial Loan Losses							
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		N/A	N/A		48,458		0	-100.0	61,143 N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		146,639		0	-100.0	0 N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial and Industrial Loans YTD Charge Offs*		N/A	N/A		2,355		34,409	1,361.1	0 -100.0
Unsecured Commercial Loans YTD Charge Offs*		N/A	N/A		15,305		0	-100.0	386,874 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		N/A	N/A		98,829		13,235	-86.6	21,710 556.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		511,016	19,811	-96.123	195,097	884.79	0	-100.0	61,143 N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		121,040	169,724	40.221	116,489	-31.366	47,644	-59.1	408,584 3330.3
Total Commercial Loan YTD Charge Offs*		N/A	N/A		311,586		47,644	-84.7	469,727 3843.6
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		N/A	N/A		0		5,485	N/A	1,250 -8.8
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		19,500		200	-99.0	0 -100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial and Industrial Loans YTD Recoveries*		N/A	N/A		2,888		396,704	#####	4,173 -95.8
Unsecured Commercial Loans YTD Recoveries*		N/A	N/A		51,717		0	-100.0	168 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		N/A	N/A		7,803		50	-99.4	42 236.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		2,950	0	-100	19,500	N/A	5,685	-70.8	1,250 -12.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		13,528	26,016	92.312	62,408	139.88	396,754	535.7	4,383 -95.6
Total Commercial Loan YTD Recoveries*		16,478	26,016	57.883	81,908	214.84	402,439	391.3	5,633 -94.4
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses		

		Investments							
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88.0						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :	N/A						
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock		N/A	N/A		3,038,803		3,751,615	23.5	4,119,786 9.8
Registered Investment Companies		N/A	N/A		167,765,241		132,194,864	-21.2	139,276,537 5.4
Other Equities		N/A	N/A		33,171,783		30,046,429	-9.4	31,771,979 5.7
TOTAL EQUITY SECURITIES		29,126,327	115,070,502	295.1	203,975,827	77.3	165,992,908	-18.6	175,168,302 5.5
TRADING DEBT SECURITIES									
US Government Obligations		N/A	N/A		0		0	N/A	0 N/A
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		0		0	N/A	0 N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		0		0	N/A	0 N/A
Federal Agency Securities - Non-Guaranteed		N/A	N/A		0		0	N/A	0 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		0		0	N/A	0 N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		0		0	N/A	0 N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		0		0	N/A	0 N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		0		0	N/A	0 N/A
All Other Trading Debt Securities		N/A	N/A		0		0	N/A	131,275 N/A
TOTAL TRADING DEBT SECURITIES		N/A	N/A		0		0	N/A	131,275 N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations		N/A	N/A		172,657,967		134,911,819	-21.9	166,068,310 23.1
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		1,379,175,551		1,058,143,771	-23.3	983,461,144 -7.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		1,910,914,594		1,640,817,323	-14.1	1,650,385,659 0.6
Federal Agency Securities - Non-Guaranteed		N/A	N/A		0		0	N/A	0 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		131,681		102,844	-21.9	104,380 1.5
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		0		0	N/A	0 N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		32,496,894		31,684,750	-2.5	31,669,918 0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		65,587,489		48,847,697	-25.5	48,359,392 -1.0
All Other Available-for-Sale Debt Securities at Amortized Cost		N/A	N/A		17,531,884		26,762,155	52.6	27,021,905 1.0
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST		N/A	N/A		3,578,496,060		2,941,270,359	-17.8	2,907,070,708 -1.2
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations		N/A	N/A		168,022,067		133,548,412	-20.5	165,292,421 23.8
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A		1,279,305,250		997,333,134	-22.0	927,000,810 -7.1
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A		1,708,884,612		1,471,534,415	-13.9	1,474,026,835 0.2
Federal Agency Securities - Non-Guaranteed		N/A	N/A		0		0	N/A	0 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A		1,000,162		794,472	-20.6	744,454 -6.3
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A		0		0	N/A	0 N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A		27,803,627		27,855,742	0.2	27,905,988 0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A		61,761,159		47,084,020	-23.8	46,933,460 -0.3
All Other Available-for-Sale Debt Securities at Fair Value		N/A	N/A		15,622,622		24,939,180	59.6	25,364,543 1.7
TOTAL AFS DEBT SECURITIES AT FAIR VALUE		N/A	N/A		3,262,399,499		2,703,089,375	-17.1	2,667,268,511 -1.3
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Return to cover			Investments						
06/06/2024			For Charter : N/A						
CU Name: N/A			Count of CU : 88						
Peer Group: N/A			Asset Range : N/A						
			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
			Count of CU in Peer Group : N/A						

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		Other Investment Information							
Return to cover		For Charter : N/A							
06/06/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	1,394,577	N/A	0	-100.0	3,703,000	N/A	2,213,000	-40.2
Outstanding balance of brokered certificates of deposit and share certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	204,323,420	-2.3
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	0	100.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-3,557,947	48.0
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	8,156,171	5,206.8
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	#####	4,598,224	160.3
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	30	N/A	0	-100.0	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	30	N/A	0	-100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	82,802,327	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8	164,827,669	5.1
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1	7,866,213	-1.4
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		823,152		322,400	-60.8	322,400	0.0
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366	58.2	8,864,674	-41.7
Recorded Value	22,448,168	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0	26,431,691	0.3
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		51,809		0	-100.0	0	N/A
Recorded Value	3,002,612	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9	3,482,127	7.6
Other Insurance	108,449,268	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4	108,327,016	10.8
Other Non-insurance	34,794,931	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0	37,339,084	-12.0
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	257,524,409	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2	348,273,800	4.1
Charitable Donation Accounts									
	0	0	N/A	487,985	N/A	502,201	2.9	504,971	0.6
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	22	-4.3
Approved Mortgage Seller	21	22	4.8	22	0.0	21	-4.5	20	-4.8
Borrowing Repurchase Agreements	1	0	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	5	66.7	6	20.0	6	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	36	34	-5.6	36	5.9	31	-13.9	32	3.2
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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								25. Investments-Memoranda	

	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES									
Return to cover			For Charter :	N/A						
06/06/2024			Count of CU :	88						
CU Name:	N/A		Asset Range :	N/A						
Peer Group:	N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :			N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS										
Total Unfunded Commitments for Commercial Loans		70,550,038	86,547,683	22.7	105,095,479	21.4	133,764,159	27.3	141,596,424	5.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)										
Revolving Open-End lines secured by 1- to 4-Family Residential Properties		712,287,165	823,862,814	15.7	987,510,867	19.9	1,042,319,112	5.6	1,081,029,153	3.7
Credit Card Line		1,235,977,636	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3	1,423,996,254	1.8
Unsecured Share Draft LOC		130,087,698	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3	140,149,213	1.2
Unused Overdraft Protection Programs		333,552,184	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7	362,625,820	0.2
Other Unfunded Commitments		69,195,692	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7	27,143,348	1.7
Total Unfunded Commitments for Non Commercial Loans		2,481,100,375	2,599,403,333	4.8	2,895,316,505	11.4	2,968,284,577	2.5	3,034,943,788	2.2
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES		2,551,650,413	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4	3,176,540,212	2.4
OFF-BALANCE SHEET EXPOSURES										
Unconditionally Cancelable Unfunded Commitments for All loan Types		N/A	N/A		68,337,070		896,119,898	1,211.3	911,780,496	1.7
Conditionally Cancelable Unfunded Commitments		N/A	N/A		2,107,026,139		1,355,853,407	-35.7	1,481,008,469	9.2
Loans transferred with limited recourse		N/A	N/A		0		0	N/A	0	N/A
Loans Transferred under the FHLB MPF program		N/A	N/A		424,602,680		505,717,983	19.1	527,008,193	4.2
Financial Standby Letters of Credit		N/A	N/A		0		0	N/A	0	N/A
Forward Agreements that are not derivative contracts		N/A	N/A		0		0	N/A	0	N/A
Sold Credit Protection		N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures		N/A	N/A		0		0	N/A	0	N/A
Securities Borrowing or Lending transactions		N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions		N/A	N/A		0		0	N/A	0	N/A
All other off-balance sheet exposures		N/A	N/A		26,733,064		0	-100.0	0	N/A
Loans Transferred with Recourse		438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	15,829,520	-79.9
Other Contingent Liabilities		9,617,507	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3	8,639,821	7.5
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	324,348,000	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3	492,364,100	12.9
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	200,000	0.0
Federal Home Loan Bank	N/A	N/A		1,970,432,697		3,137,300,721	59.2	2,919,137,461	-7.0
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		319,594,685		253,726,039	-20.6
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		0	
Other Sources	2,287,558,704	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8	746,678,459	64.0
Total Borrowing Capacity	2,611,906,704	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7	4,412,106,059	1.5
Draws Against Borrowing Capacity									
Corporate Credit Unions	0	0	N/A	21,321,210	N/A	4,335,340	-79.7	0	-100.0
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	200,000	0.0
Federal Home Loan Bank	436,113,848	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4	925,298,374	1.9
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	61,800,000	N/A	203,900,000	229.9
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	5,093,753	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8	558,982,490	111.9
Total Draws Against Borrowing Capacity	441,207,601	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7	1,688,380,864	36.4
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		79,740,597		102,802,566	28.9	147,425,991	43.4
Natural Person Credit Unions	N/A	N/A		0		200,000	N/A	200,000	0.0
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445	69.6	3,607,800,984	-4.1
Central Liquidity Facility	N/A	N/A		0		0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		37,691,078		176,621,091	368.6	302,650,845	71.4
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		0		293,633,491	N/A	587,622,203	100.1
Total Assets Pledged to Secure Borrowing Capacity	2,433,802,339	2,657,799,923	9.2	2,335,627,504	-12.1	4,334,984,593	85.6	4,645,700,023	7.2
Amount of Borrowings Callable by Lender	129,849,637	0	-100.0	2,500,000	N/A	0	-100.0	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information								
Return to cover	For Charter : N/A								
06/06/2024	Count of CU : 88								
CU Name: N/A	Asset Range : N/A								
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024	% Chg
MEMBERSHIP:									
Number of Current Members	1,572,681	1,593,862	1.3	1,653,663	3.8	1,667,699	0.8	1,677,183	0.6
Number of Potential Members	35,026,197	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7	36,097,596	3.1
% Current Members to Potential Members	4.49	4.49	0.0	4.45	-0.7	4.76	7.0	4.65	-2.5
% Membership Growth*	2.49	1.35	-46.0	3.75	178.6	0.85	-77.4	2.27	972.0
Total Number of Share/Deposit Accounts	2,996,342	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8	3,321,118	1.1
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	14,599,106,951	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1	17,691,755,071	4.2
1 to 3 years	704,892,724	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6	718,141,845	-5.9
> 3 years	472,560,334	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6	248,463,251	-8.0
TOTAL SHARES/DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,658,360,168	3.6
NCUA INSURED SAVINGS									
Uninsured Member Shares	909,231,337	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3	1,133,034,874	11.2
Uninsured NonMember Deposits	5,927,271	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8	2,826,266	115.3
Total Uninsured Shares & Deposits	915,158,608	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8	1,135,861,140	11.3
Insured Shares & Deposits	14,861,401,401	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9	17,522,499,028	3.1
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,978,037	958,903	-51.5	959,488	0.1	758,617	-20.9	808,808	6.6
Accounts Held by Nonmember Public Units	2,481,798	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4	12,823,987	81.2
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	746,667,042	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3	1,572,457,359	10.0
Dollar Amount of IRA/Keogh >= \$100,000	320,108,811	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5	370,797,380	5.2
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	12,770,636	N/A	19,944,871	56.2	20,754,904	4.1
Dollar Amount of Commercial Deposit Accounts	744,454,794	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8	856,481,332	2.0
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	5,541,977	6,838,319	23.4	7,282,226	6.5	7,940,201	9.0	6,509,238	-18.0
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	10	11.1	10	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	62,366,616	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7	104,324,847	5.2
# Means the number is too large to display in the cell									
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								28. Shares and Membership	

		Supplemental Information							
Return to cover		For Charter :	N/A						
06/06/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Mar-2024 % Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD		1,721,657	6,002,686	249	281,000	-95	7,538,558	2,583	1,014,520 -87
Amount of Grants Received by your credit union, YTD		816,900	3,843,873	371	1,564,350	-59	4,409,854	182	1,006,820 -77
EMPLOYEES:									
Number of Full-Time Employees		4,243	4,209	-1	4,367	4	4,352	0	4,355 0
Number of Part-Time Employees		269	236	-12	245	4	211	-14	210 0
BRANCHES:									
Number of CU Branches		318	319	0	315	-1	311	-1	311 0
Number of CUs Reporting Shared Branches		29	27	-7	28	4	28	0	29 4
Plan to add new branches or expand existing facilities		17	13	-24	13	0	12	-8	12 0
CUSO INFORMATION									
Value of Investments in CUSO		57,360,408	60,676,057	6	56,748,433	-6	49,741,570	-12	48,178,514 -3
CUSO Loans		3,584,109	3,580,772	0	4,758,426	33	8,304,186	75	10,501,477 26
Aggregate Cash Outlays in CUSO		31,321,987	32,662,205	4	36,907,176	13	36,307,506	-2	37,487,746 3
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances		21	23	10	23	0	24	4	24 0
Number of International Remittances Originated YTD		3,800	4,546	20	4,764	5	4,618	-3	1,140 -75
Low Cost Wire Transfers		70	67	-4	67	0	66	-1	64 -3
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations		22,665,750	25,717,875	13	27,334,056	6	25,735,164	-6	25,735,164 0
System Used to Maintain Share/Loan Records									
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0 N/A
Vendor Supplied In-House System		42	45	7	43	-4	41	-5	41 0
Vendor On-Line Service Bureau		48	46	-4	47	2	47	0	47 0
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0 N/A
Services Offered Electronically									
Account Aggregation		16	14	-13	14	0	14	0	14 0
Bill Payment		63	60	-5	60	0	60	0	60 0
Download Account History		66	65	-2	67	3	0	-100	0 N/A
Electronic Signature Authentication/Certification		35	39	11	41	5	41	0	41 0
e-Statements		70	69	-1	69	0	70	1	70 0
External Account Transfers		37	39	5	40	3	41	3	41 0
Loan Payments		72	71	-1	71	0	71	0	71 0
Member Application		43	44	2	46	5	49	7	50 2
Merchant Processing Services		8	8	0	8	0	0	-100	0 N/A
Mobile Payments		38	40	5	41	3	42	2	43 2
New Loan		50	50	0	51	2	53	4	53 0
New Share Account		29	30	3	32	7	34	6	34 0
Remote Deposit Capture		50	52	4	55	6	54	-2	54 0
Type(s) of services offered:									
Informational Website		N/A	52		70	35	72	3	72 0
Mobile Application		N/A	46		60	30	60	0	60 0
Online Banking		N/A	50		72	44	71	-1	71 0
# Means the number is too large to display in the cell								29. Supplemental Info	

[Return to cover](#)

06/06/2024

CU Name: N/A

Peer Group: N/A

Graphs 1

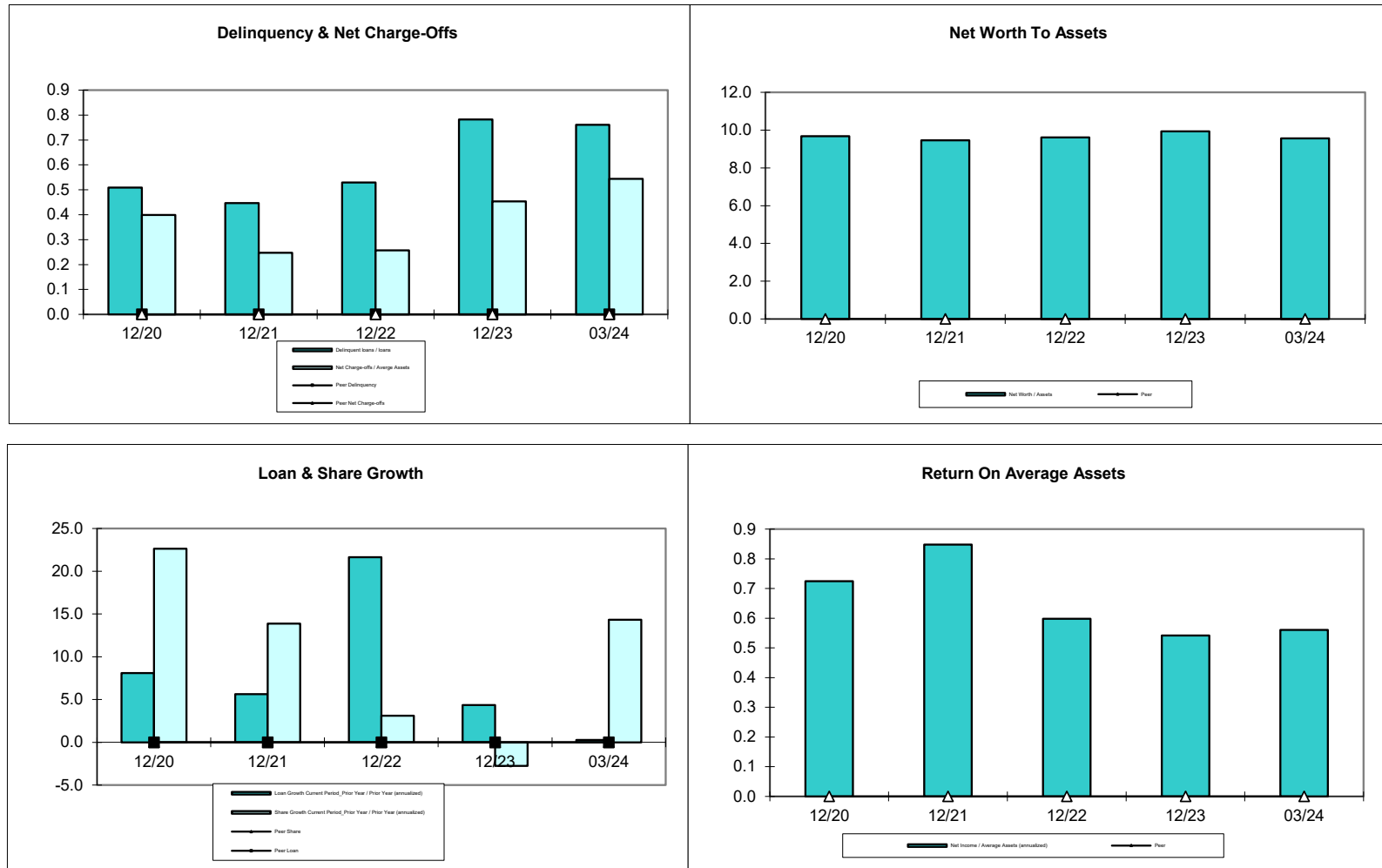
For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

06/06/2024

CU Name: N/A

Peer Group: N/A

Graphs 2

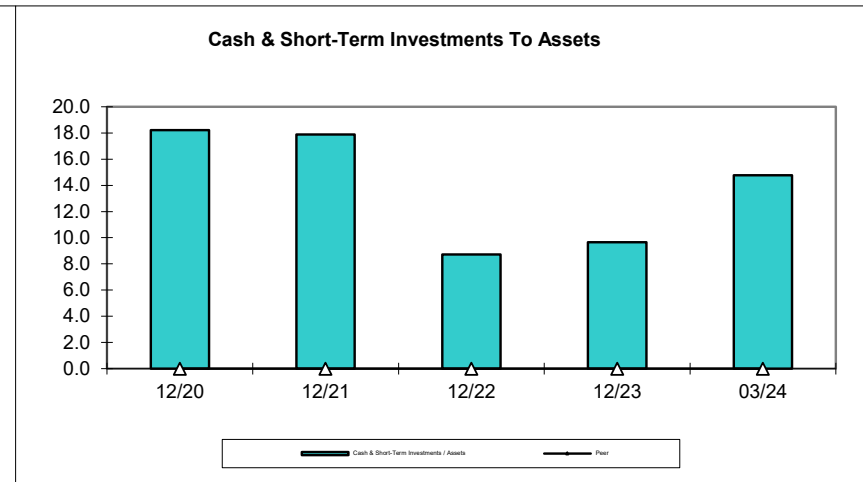
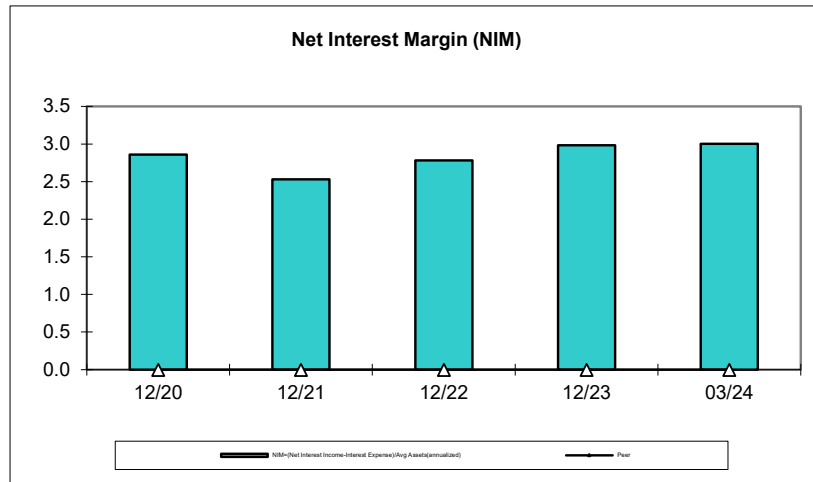
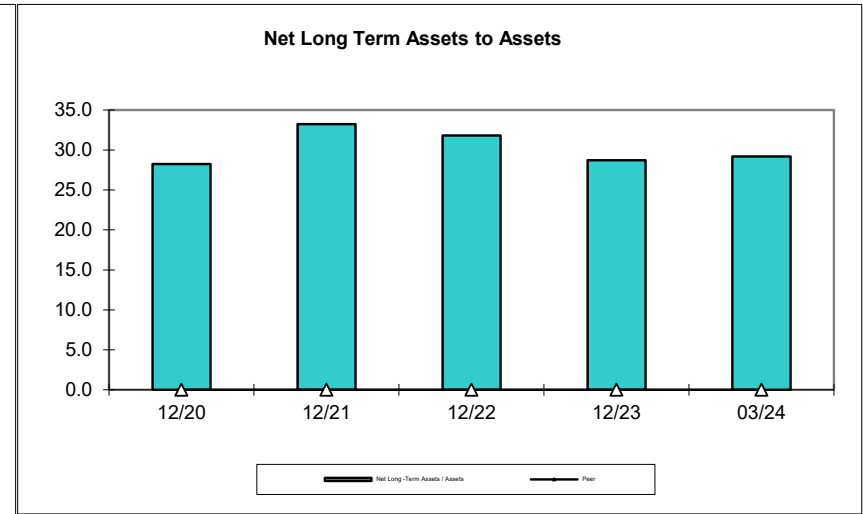
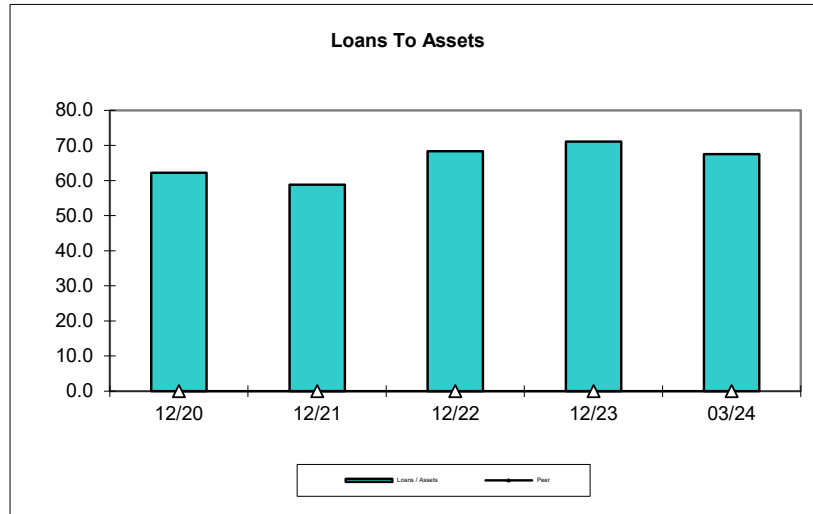
For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Cycle Date: June-2024
Run Date: 09/10/2024
Interval: Annual
Validated

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Key Ratios
3	Supplemental Ratios
4	Historical Ratios
5	Assets
6	Liabilities, Shares & Equity
7	Income Statement
8	Loans
9	Delinquent Loan Information 1
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26	Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures
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29	Supplemental Information
	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 88
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range.
Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	2,315,065,382	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5	2,803,739,789	66.6
Total Investments	3,480,297,690	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4	3,156,106,760	-5.5
Loans Held for Sale	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	51,078,685	25.7
Total Loans	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,468,174,244	1.4
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(149,185,554)	7.1
Land And Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	426,387,971	0.8
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	67,498,370	0.9
NCUSIF Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	169,965,694	-0.8
All Other Assets	495,473,774	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6	647,682,908	7.0
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,641,448,867	5.6
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	305,777,786	254,571,036	-16.7	327,360,564	28.6	339,261,338	3.6	369,434,261	8.9
Accrued Dividends & Interest Payable on Shares & Deposits	16,752,124	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0	37,134,345	44.3
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	226,193	-36.2
Borrowings Notes & Interest Payable	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,558,168,585	25.8
Total Shares & Deposits	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,780,480,468	4.3
TOTAL LIABILITIES³	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,963,067	-0.3	20,745,443,852	5.8
Undivided Earnings	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,695,459	3.3	1,961,178,758	2.9
Other Reserves	328,293,660	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1	-65,173,743	16.7
TOTAL EQUITY	1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,490,405	8.2	1,896,005,015	3.7
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,641,448,867	5.6
INCOME & EXPENSE									
Interest Income*	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,833,706	35.3	553,780,376	19.0
Interest Expense*	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	213,826,056	46.3
Net Interest Income*	477,554,908	489,690,081	2.5	581,187,372	18.7	638,470,230	9.9	339,954,320	6.5
Provision for Loan/Lease Losses or Total Credit Loss Expense*	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	52,266,979	21.1
Non-Interest Income*	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,045,010	3.9	190,468,704	2.7
Non-Interest Expense*	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	423,475,112	4.9
NET INCOME (LOSS)*	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,714	-7.2	54,680,933	-5.7
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	88	0.0
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
# Means the number is too large to display in the cell									
¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Key Ratios ⁵								
Return to cover		For Charter : N/A								
09/10/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU)								
	Count of CU in Peer Group : N/A									
					Dec-2023			Jun-2024		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Jun-2024	PEER Avg.**	Percentile**	
<u>CAPITAL ADEQUACY RATIOS</u>										
Net Worth/Total Assets for Prompt Corrective Action ⁶	9.68	9.46	9.62	9.93	N/A	N/A	9.64	N/A	N/A	
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.09	9.83	10.02	10.50	N/A	N/A	10.23	N/A	N/A	
Risk-Based Capital Ratio	N/A	N/A	13.63	13.91	N/A	N/A	13.99	N/A	N/A	
GAAP Equity / Total Assets	9.47	9.08	7.90	8.52	N/A	N/A	8.37	N/A	N/A	
Loss Coverage	10.91	9.10	12.05	15.49	N/A	N/A	13.79	N/A	N/A	
<u>ASSET QUALITY RATIOS</u>										
Delinquent Loans / Total Loans	0.51	0.45	0.53	0.78	N/A	N/A	0.82	N/A	N/A	
Delinquent Loans / Net Worth	3.28	2.78	3.76	5.61	N/A	N/A	5.81	N/A	N/A	
Rolling 12 Month Net Charge Offs / Average Loans ²	0.40	0.25	0.26	0.45	N/A	N/A	0.52	N/A	N/A	
Delinquent Loans + Net Charge-Offs / Average Loans	0.93	0.71	0.84	1.25	N/A	N/A	1.35	N/A	N/A	
Other Non-Performing Assets / Total Assets	0.07	0.02	0.03	0.04	N/A	N/A	0.03	N/A	N/A	
<u>MANAGEMENT RATIOS</u>										
Net Worth Growth ¹	7.53	9.43	6.47	3.44	N/A	N/A	5.30	N/A	N/A	
Share Growth ¹	22.63	13.88	3.11	-2.76	N/A	N/A	8.53	N/A	N/A	
Loan Growth ¹	8.11	5.63	21.64	4.35	N/A	N/A	2.83	N/A	N/A	
Asset Growth ¹	20.95	11.71	4.69	0.34	N/A	N/A	11.17	N/A	N/A	
Investment Growth ¹	60.02	24.72	-24.08	-9.48	N/A	N/A	39.84	N/A	N/A	
Membership Growth ¹	2.49	1.35	3.75	0.85	N/A	N/A	2.82	N/A	N/A	
<u>EARNINGS RATIOS</u>										
Net Income / Average Assets (ROAA) ¹	0.72	0.85	0.60	0.54	N/A	N/A	0.50	N/A	N/A	
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66	0.77	0.70	0.49	N/A	N/A	0.43	N/A	N/A	
Non-Interest Expense / Average Assets ¹	4.01	3.72	3.68	3.77	N/A	N/A	3.84	N/A	N/A	
PLLL or Credit Loss Expense / Average Assets ¹	0.35	0.13	0.22	0.40	N/A	N/A	0.47	N/A	N/A	
<u>LIQUIDITY</u>										
Total Loans / Total Assets	62.25	58.86	68.39	71.13	N/A	N/A	68.32	N/A	N/A	
Cash + Short-Term Investments / Assets ³	18.23	17.89	8.71	9.65	N/A	N/A	14.51	N/A	N/A	
<u>SENSITIVITY TO MARKET RISK</u>										
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A	
¹ Exam date ratios are annualized.										
² Exam Date Ratio is based on Net Charge Offs over the last 12 months										
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.										
⁴ Applicable for credit unions under \$500 million.										
⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.										
⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.										

		Supplemental Ratios**			
Return to cover		For Charter :	N/A		
09/10/2024		Count of CU :	88		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' *		
		Count of CU in Peer Group :	N/A		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Jun-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	116.73	117.64
ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	0.94	1.00	0.88	1.31	1.15
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.40	0.41	0.29	0.54	0.60
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	23.15	23.65	28.99	30.21	29.57
Participation Loans Outstanding / Total Loans	3.59	4.98	5.08	4.25	3.92
Participation Loans Purchased YTD / Total Loans Granted YTD	2.58	4.31	4.60	2.09	1.66
Participation Loans Sold YTD / Total Assets *	0.37	0.19	0.41	0.15	0.02
Total Commercial Loans / Total Assets	3.45	3.57	4.21	4.12	4.20
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	1.34	1.03	0.58
REAL ESTATE LENDING RATIOS					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	15.94	15.88	15.59
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	23.31	22.32	22.82
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	20.85	17.09	21.11
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	54.67	49.21	48.29
MISCELLANEOUS RATIOS					
Mortgage Servicing Assets / Net Worth	2.46	2.87	3.79	3.45	3.61
Unused Commitments / Cash & ST Investments	76.61	73.54	161.16	149.88	96.55
Short Term Liabilities / Total Shares and Deposits plus Borrowings	34.67	33.91	33.95	40.08	43.51
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Historical Ratios ³								
Return to cover		For Charter : N/A								
09/10/2024		Count of CU : 88								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union								
	Count of CU in Peer Group : N/A				Dec-2023			Jun-2024		
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg	Percentile**	Jun-2024	PEER Avg	Percentile**	
CAPITAL ADEQUACY										
Has the credit union adopted ASC topic 326 (CECL)? If aggregate FPR, number of adopters	0	0	11	67	N/A	N/A	68	N/A	N/A	
Effective date of adoption of ASC Topic 326 - Financial Instruments - Credit Losses (CECL)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth / Total Assets excluding CECL Transition Provision ⁴	9.65	9.45	9.62	9.82	N/A	N/A	9.55	N/A	N/A	
Net Worth / PCA Opt. Total Assets (if applies)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Worth/Total Assets excluding one time adjustment to undivided earnings for the adoption of ASC topic 326 (CECL) ²	9.65	9.45	9.61	N/A	N/A	N/A	N/A	N/A	N/A	
Solvency Evaluation (Estimated)	110.99	110.33	109.13	110.17	N/A	N/A	110.12	N/A	N/A	
Classified Assets (Estimated) / Net Worth	5.10	4.41	4.69	6.55	N/A	N/A	6.84	N/A	N/A	
ASSET QUALITY										
Net Charge-Offs / Average Loans*	0.40	0.25	0.26	0.45	N/A	N/A	0.54	N/A	N/A	
Fair (Market) HTM Invest Value/Book Value HTM Invest.	101.59	99.90	87.60	88.15	N/A	N/A	87.46	N/A	N/A	
Accum Unreal G/L On AFS/Cost Of AFS	1.16	-1.03	-9.15	-8.44	N/A	N/A	-8.41	N/A	N/A	
Delinquent Loans / Assets	0.32	0.26	0.36	0.56	N/A	N/A	0.56	N/A	N/A	
EARNINGS										
Gross Income/Average Assets*	5.67	5.03	5.08	6.01	N/A	N/A	6.65	N/A	N/A	
Yield on Average Loans * ¹	4.70	4.42	4.39	5.21	N/A	N/A	5.78	N/A	N/A	
Yield on Average Investments*	1.49	0.79	1.61	3.04	N/A	N/A	4.15	N/A	N/A	
Fee & Other Op.Income / Avg. Assets*	2.16	2.07	1.79	1.66	N/A	N/A	1.62	N/A	N/A	
Cost of Funds / Avg. Assets*	0.65	0.43	0.51	1.37	N/A	N/A	1.94	N/A	N/A	
Net Margin / Avg. Assets*	5.02	4.60	4.57	4.64	N/A	N/A	4.71	N/A	N/A	
Net Interest Margin/Avg. Assets*	2.86	2.53	2.78	2.98	N/A	N/A	3.08	N/A	N/A	
Non-Interest Expense /Gross Income	70.80	73.94	72.32	62.78	N/A	N/A	57.79	N/A	N/A	
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets	2.73	2.49	2.34	2.32	N/A	N/A	2.21	N/A	N/A	
Net Operating Exp. /Avg. Assets*	3.32	3.07	3.02	3.12	N/A	N/A	3.23	N/A	N/A	
ASSET / LIABILITY MANAGEMENT										
Net Long-Term Assets / Total Assets	28.24	33.24	31.21	28.11	N/A	N/A	28.33	N/A	N/A	
Reg. Shares / Total Shares & Borrowings	33.95	36.26	34.66	30.45	N/A	N/A	28.62	N/A	N/A	
Total Loans / Total Shares	72.10	66.88	78.91	84.68	N/A	N/A	82.36	N/A	N/A	
Total Shares, Dep. & Borrs / Earning Assets	95.90	96.67	97.37	96.25	N/A	N/A	96.11	N/A	N/A	
Reg Shares + Share Drafts / Total Shares & Borrs	55.93	59.08	56.99	51.75	N/A	N/A	49.40	N/A	N/A	
Borrowings / Total Shares & Net Worth	2.54	1.65	3.97	6.15	N/A	N/A	7.43	N/A	N/A	
PRODUCTIVITY										
Members / Potential Members	4.49	4.49	4.45	4.76	N/A	N/A	4.66	N/A	N/A	
Borrowers / Members	64.94	146.57	201.68	193.77	N/A	N/A	183.55	N/A	N/A	
Members / Full-Time Empl.	359.26	368.35	368.34	374.13	N/A	N/A	380.38	N/A	N/A	
Avg. Shares Per Member	\$10,032	\$11,272	\$11,202	\$10,801	N/A	N/A	\$11,105	N/A	N/A	
Avg. Loan Balance	\$11,138	\$5,144	\$4,383	\$4,720	N/A	N/A	\$4,983	N/A	N/A	
Salary And Benefits / Full-Time Empl.*	\$76,694	\$83,849	\$84,802	\$88,065	N/A	N/A	\$94,346	N/A	N/A	
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
**Percentile Rankings and Peer Average Ratios are produced once a quarter after the data collection is complete. Subsequent corrections to data after this date are not reflected in the Percentile Rank or the Peer Average Ratios until the next cycle. Percentile Rankings show where the credit union stands in relation to its peers in key areas of performance. To arrive at the percentile ranking, all data for all credit unions in a peer group are arranged in order from highest (100) to lowest (0) value. The percentile ranking assigned to the credit union is a measure of the relative standing of that ratio in the entire range of ratios. A high or low ranking does not imply good or bad performance. However, when reviewed in relation to other available data, users may draw conclusions as to the										

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		Liabilities, Shares & Equity							
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	305,777,786	254,571,036	-16.7	327,360,564	28.6	339,261,338	3.6	369,434,261	8.9
Accrued Dividends and Interest Payable	16752124	15431309	-7.9	15508657	0.5	25736631	66.0	37134345	44.3
Other Borrowings	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,558,168,585	25.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	226,193	-36.2
SHARES AND DEPOSITS									
Share Drafts	3,565,896,436	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1	4,227,466,502	3.1
Regular Shares	5,507,377,896	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5	5,820,601,521	-0.7
Money Market Shares	3,719,331,051	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9	3,930,227,103	3.4
Share Certificates	1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1	3,728,846,010	16.6
IRA/KEOGH Accounts	866,138,550	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4	846,700,431	0.1
All Other Shares	62,857,321	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6	81,582,702	16.6
Non-Member Deposits	75,079,034	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8	145,056,187	6.8
TOTAL SHARES AND DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,780,480,468	4.3
TOTAL LIABILITIES ²	16,544,127,166	18,561,645,673	12.2	19,682,990,245	6.0	19,615,963,067	-0.3	20,745,443,852	5.8
EQUITY:									
Undivided Earnings ³	1,401,640,886	1,532,519,201	9.3	1,845,300,680	20.4	1,905,695,459	3.3	1,959,020,878	2.8
Other Reserves	339,125,714	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0	170,983,514	-0.6
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	22,255	-56.2	17,975	-19.2	94,557	426.0
Equity Acquired in Merger	20,687,868	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	23,289,465	0.0
Noncontrolling Interest in Consolidated Subsidiaries	1,420,931	1,188,488	-16.4	0	-100.0	8,147,078	N/A	6,223,566	-23.6
Accumulated Unrealized G/L on Cash Flow Hedges	-1,132,233	85,091	107.5	2,814,254	3,207.3	2,360,884	-16.1	2,717,975	15.1
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	-11,271	N/A	0	100.0	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	28,247,830	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2	-231,468,869	7.0
Other Comprehensive Income	-60,107,245	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6	-37,013,951	-5.9
Net Income	0	0	N/A	0	N/A	0	N/A	2,157,880	N/A
EQUITY TOTAL	1,729,934,546	1,852,992,368	7.1	1,688,528,749	-8.9	1,827,490,405	8.2	1,896,005,015	3.7
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,641,448,867	5.6
TOTAL NET WORTH	1,763,983,145	1,930,294,501	9.4	2,055,122,632	6.5	2,125,833,415	3.4	2,182,143,156	2.6
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

		Loans								
		For Charter :	N/A							
		Count of CU :	88							
		Asset Range :	N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group :			N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOANS AND LEASES										
Unsecured Credit Card Loans	429,556,036	413,194,242	-3.8	457,917,041	10.8	479,685,506	4.8	477,151,055	-0.5	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Non-Federally Guaranteed Student Loans	45,279,478	41,810,846	-7.7	42,747,563	2.2	44,066,160	3.1	45,079,007	2.3	
All Other Unsecured Loans/Lines of Credit	454,911,608	394,893,601	-13.2	417,842,620	5.8	473,684,429	13.4	473,092,480	-0.1	
New Vehicle Loans	1,387,880,571	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6	1,869,791,158	-5.4	
Used Vehicle Loans	3,479,489,792	3,932,162,320	13.0	4,819,959,572	22.6	4,889,404,262	1.4	4,841,605,197	-1.0	
Leases Receivable	427,659	525,188	22.8	648,693	23.5	484,682	-25.3	418,500	-13.7	
All Other Secured Non-Real Estate Loans/Lines of Credit	470,317,506	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2	572,654,798	-3.2	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien	3,341,513,925	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5	4,438,376,936	4.7	
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien	1,056,911,140	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9	1,762,419,351	7.9	
All Other (Non-Commercial) Real Estate Loans/Lines of Credit	78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	36,450,389	-6.4	
Commercial Loans/Lines of Credit Real Estate Secured	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	815,096,221	8.3	
Commercial Loans/Lines of Credit Not Real Estate Secured	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	136,039,155	3.4	
TOTAL LOANS & LEASES	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,468,174,244	1.4	
LOANS GRANTED										
Number of Loans Granted Year-to-Date	457,712	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1	182,720	-79.2	
Amount of Loans Granted Year-to-Date	7,214,210,536	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9	2,558,352,972	-56.0	
Number of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
Amount of PALs I and PALs II Granted Year-to-Date	0	0	N/A	0	N/A	0	N/A	0	N/A	
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):										
First Time Homebuyer Program	17	17	0.0	16	-5.9	16	0.0	15	-6.3	
Credit Builder	25	12	-52.0	13	8.3	13	0.0	13	0.0	
Payday Alternative Loans (PAL loans) (FCUs only)	0	0	N/A	0	N/A	0	N/A	0	N/A	
GOVERNMENT GUARANTEED LOANS										
Non-Commercial Loans										
Small Business Administration (SBA) Outstanding Balance	99,957,412	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9	1,384,177	-11.5	
SBA Guaranteed Portion	92,719,520	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	1,236,769	-12.5	
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance	99,424,995	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2	386,906	-28.5	
Other Government Guaranteed Outstanding Balance	12,356,129	12,909,215	4.5	11,721,236	-9.2	0	-100.0	0	N/A	
Other Government Guaranteed Guaranteed Portion	12,064,663	12,657,221	4.9	11,628,775	-8.1	0	-100.0	0	N/A	
Commercial Loans										
SBA Commercial Loans Outstanding Balance	4,237,625	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4	22,622,984	106.1	
SBA Commercial Loans Guaranteed Portion	3,303,479	2,472,975	-25.1	2,671,401	8.0	10,161,097	280.4	21,516,059	111.7	
Other Government Guaranteed Commercial Loans Outstanding Balance	0	1,512,063	N/A	2,542,520	68.1	13,440,596	428.6	14,317,649	6.5	
Other Government Guaranteed Commercial Loans Guaranteed Portion	0	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2	14,058,778	5.9	
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		Delinquent Loan Information							
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES									
30 to 59 Days Delinquent	84,157,272	88,612,277	5.3	131,429,302	48.3	181,776,527	38.3	142,692,895	-21.5
60 to 89 Days Delinquent ¹	N/A	N/A		33,574,045		45,054,668	34.2	53,454,763	18.6
90 to 179 Days Delinquent ¹	45,224,957	42,729,157	-5.5	28,258,530	-33.9	43,196,254	52.9	38,987,593	-9.7
180 to 359 Days Delinquent	7,652,710	5,934,970	-22.4	12,525,522	111.0	28,059,779	124.0	18,574,887	-33.8
> = 360 Days Delinquent	5,011,554	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	15,802,888	424.8
Total Delinquent Loans - All Types (> = 60 Days)	57,889,221	53,656,610	-7.3	77,368,817	44.2	119,322,141	54.2	126,820,131	6.3
% Delinquent Loans / Total Loans	0.51	0.45	-12.3	0.53	18.5	0.78	47.8	0.82	4.8
Amount of Loans in Non-Accrual Status	31,816,809	30,275,991	-4.8	37,850,385	25.0	72,895,628	92.6	70,449,438	-3.4
COMMERCIAL LOAN DELINQUENCY RATIOS ¹									
% Comm Lns > = 30 Days Delinquent	0.99	1.23	23.6	0.60	-51.4	4.03	575.2	2.71	-32.9
% Comm Lns > = 60 Days Delinquent	0.15	0.68	357.8	0.31	-55.2	2.05	571.7	2.26	10.0
DELINQUENT LOANS BY CATEGORY:									
Unsecured Credit Card Loans									
30 to 59 Days Delinquent	3,293,500	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	5,162,186	-42.4
60 to 89 Days Delinquent ¹	N/A	N/A		2,067,076		2,879,261	39.3	2,438,015	-15.3
90 to 179 Days Delinquent ¹	3,334,923	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	3,033,712	-24.7
180 to 359 Days Delinquent	151,295	39,554	-73.9	88,232	123.1	167,618	90.0	312,943	86.7
> = 360 Days Delinquent	91,674	58,533	-36.2	23,693	-59.5	10,438	-55.9	13,401	28.4
Total Delinquent Credit Card Lns (> = 60 Days)	3,577,892	2,889,600	-19.2	4,403,365	52.4	7,086,795	60.9	5,798,071	-18.2
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.22	-17.8
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans									
30 to 59 Days Delinquent	320,685	498,091	55.3	371,476	-25.4	792,450	113.3	332,472	-58.0
60 to 89 Days Delinquent ¹	N/A	N/A		69,693		96,854	39.0	54,336	-43.9
90 to 179 Days Delinquent ¹	404,847	50,543	-87.5	81,220	60.7	103,394	27.3	123,564	19.5
180 to 359 Days Delinquent	0	1,434	N/A	2,490	73.6	0	-100.0	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	404,847	51,977	-87.2	153,403	195.1	200,248	30.5	177,900	-11.2
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.39	-13.2
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								9. Delinquent Loans	

	Delinquent Loan Information (continued)								
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Credit Union (FISCU) *							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT LOANS BY CATEGORY (continued)									
All Other Unsecured Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		4,650,301		5,657,872	21.7	4,926,732	-12.9
60 to 89 Days Delinquent ¹	N/A	N/A		1,906,206		2,721,499	42.8	2,591,961	-4.8
90 to 179 Days Delinquent ¹	N/A	N/A		2,241,898		3,293,959	46.9	3,250,894	-1.3
180 to 359 Days Delinquent	N/A	N/A		264,980		373,512	41.0	484,269	29.7
> = 360 Days Delinquent	N/A	N/A		41,983		67,044	59.7	42,404	-36.8
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		4,455,067		6,456,014	44.9	6,369,528	-1.3
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		1.07		1.36	27.8	1.35	-1.2
New Vehicle Loans									
30 to 59 Days Delinquent	10,768,591	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	17,815,390	-9.0
60 to 89 Days Delinquent ¹	N/A	N/A		3,885,618		3,373,624	-13.2	4,994,164	48.0
90 to 179 Days Delinquent ¹	5,367,942	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	4,106,491	24.3
180 to 359 Days Delinquent	612,624	625,186	2.1	618,351	-1.1	1,292,398	109.0	1,533,523	18.7
> = 360 Days Delinquent	162,067	217,598	34.3	196,138	-9.9	147,536	-24.8	247,402	67.7
Total Del New Vehicle Lns (> = 60 Days)	6,142,633	5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	10,881,580	34.1
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.44	0.37	-17.2	0.37	0.9	0.41	11.1	0.58	41.7
Used Vehicle Loans									
30 to 59 Days Delinquent	34,582,296	35,273,953	2.0	64,926,691	84.1	78,748,892	21.3	68,170,971	-13.4
60 to 89 Days Delinquent ¹	N/A	N/A		17,001,930		20,518,088	20.7	20,628,014	0.5
90 to 179 Days Delinquent ¹	17,601,113	15,777,789	-10.4	14,544,694	-7.8	20,366,110	40.0	17,960,878	-11.8
180 to 359 Days Delinquent	2,828,918	2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	10,621,560	20.9
> = 360 Days Delinquent	561,285	206,197	-63.3	306,250	48.5	1,044,730	241.1	1,400,238	34.0
Total Del Used Vehicle Lns (> = 60 Days)	20,991,316	18,056,985	-14.0	37,724,377	108.9	50,714,198	34.4	50,610,690	-0.2
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.60	0.46	-23.9	0.78	70.4	1.04	32.5	1.05	0.8
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.56	0.43	-22.0	0.66	51.9	0.86	29.8	0.92	6.9
Leases Receivable									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		3,895,413		7,839,951	101.3	5,737,381	-26.8
60 to 89 Days Delinquent ¹	N/A	N/A		1,500,737		1,756,905	17.1	2,056,320	17.0
90 to 179 Days Delinquent ¹	N/A	N/A		1,516,597		2,015,506	32.9	1,189,021	-41.0
180 to 359 Days Delinquent	N/A	N/A		985,935		1,041,105	5.6	1,388,099	33.3
> = 360 Days Delinquent	N/A	N/A		117,725		220,768	87.5	42,113	-80.9
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		4,120,994		5,034,284	22.2	4,675,553	-7.1
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.72		0.85	18.4	0.82	-4.1
Outstanding balances of loans affected by bankruptcy claims	27,104,262	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	83,887,012	14.2
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	50,764,058	37,124,070	-26.9	37,550,099	1.1	33,812,792	-10.0	38,812,726	14.8
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		221	
# Means the number is too large to display in the cell									
1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
							10. Delinquent Loans (con't)		

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024 % Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A		27,360,982		32,517,273	18.8	24,420,970 -24.9
60 to 89 Days Delinquent ¹		N/A	N/A		5,271,307		8,348,110	58.4	11,920,177 42.8
90 to 179 Days Delinquent ¹		N/A	N/A		3,709,785		6,750,229	82.0	4,470,636 -33.8
180 to 359 Days Delinquent		N/A	N/A		2,049,772		2,770,069	35.1	1,949,333 -29.6
> = 360 Days Delinquent		N/A	N/A		1,191,941		583,514	-51.0	1,114,935 91.1
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days		N/A	N/A		12,222,805		18,451,922	51.0	19,455,081 5.4
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %		N/A	N/A		0.31		0.44	40.4	0.44 0.8
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent		N/A	N/A		6,823,921		10,129,186	48.4	11,817,626 16.7
60 to 89 Days Delinquent ¹		N/A	N/A		1,487,527		1,876,918	26.2	2,827,081 50.6
90 to 179 Days Delinquent ¹		N/A	N/A		737,832		2,011,811	172.7	2,453,091 21.9
180 to 359 Days Delinquent		N/A	N/A		618,829		749,393	21.1	1,470,243 96.2
> = 360 Days Delinquent		N/A	N/A		714,731		450,536	-37.0	594,995 32.1
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days		N/A	N/A		3,558,919		5,088,658	43.0	7,345,410 44.3
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %		N/A	N/A		0.26		0.31	19.2	0.42 33.8
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent		N/A	N/A		624,142		24,804	-96.0	3,031 -87.8
60 to 89 Days Delinquent ¹		N/A	N/A		111,575		55,649	-50.1	0 -100.0
90 to 179 Days Delinquent ¹		N/A	N/A		228,118		0	-100.0	55,302 N/A
180 to 359 Days Delinquent		N/A	N/A		136,049		0	-100.0	0 N/A
> = 360 Days Delinquent		N/A	N/A		10,194		0	-100.0	0 N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days		N/A	N/A		485,936		55,649	-88.5	55,302 -0.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %		N/A	N/A		0.70		0.14	-79.7	0.15 6.2
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days		N/A	N/A		16,267,660.00		23,596,229.00	45.0	26,855,793.00 13.8
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)		N/A	N/A		0.30		0.40	31.9	0.43 7.9
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								11. Delinquent RE Loans	

	Delinquent Commercial Loans								
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	N/A	N/A		659,186		5,292,803	702.9	280,363	-94.7
60 to 89 Days Delinquent ¹	N/A	N/A		0		2,312,966	N/A	865,649	-62.6
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		395,752		0	-100.0	0	N/A
Total Construction and Development loans delinquent > = 60 Days	N/A	N/A		395,752		2,312,966	484.4	865,649	-62.6
Construction and Development loans >= 60 Days / Total Construction and Development loans %	N/A	N/A		0.36		3.27	798.4	1.05	-68.0
Secured by Farmland									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	N/A	N/A		0		0	N/A	0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	N/A	N/A		321,907		1,649,887	412.5	253,324	-84.6
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	1,572,445	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	352,173	N/A
180 to 359 Days Delinquent	N/A	N/A		1,224,465		0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	N/A	N/A		1,224,465		0	-100.0	1,924,618	N/A
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	N/A	N/A		0.64		0.00	-100.0	0.97	N/A
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		6		1,166,000	#####	1,661,949	42.5
60 to 89 Days Delinquent ¹	N/A	N/A		0		347,980	N/A	2,471,869	610.3
90 to 179 Days Delinquent ¹	N/A	N/A		39,547		296,035	648.6	0	-100.0
180 to 359 Days Delinquent	N/A	N/A		0		9,216,927	N/A	39,793	-99.6
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	9,197,876	N/A
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		39,547		9,860,942	#####	11,709,538	18.7
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.02		4.55	#####	5.57	22.6
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	N/A	N/A		0		532,461	N/A	183,507	-65.5
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		9,162	N/A	1,206,314	#####
180 to 359 Days Delinquent	N/A	N/A		98,650		511,143	418.1	0	-100.0
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	N/A	N/A		98,650		520,305	427.4	1,206,314	131.8
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.									
								12. Del Comm Loans	

	Delinquent Commercial Loans								
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)									
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)									
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.04		0.20	449.9	0.39	94.5
Loans to finance agricultural production and other loans to farmers									
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	0	N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Commercial and Industrial Loans									
30 to 59 Days Delinquent	N/A	N/A		1,300,356		8,888,559	583.5	1,923,993	-78.4
60 to 89 Days Delinquent ¹	N/A	N/A		162,062		746,814	360.8	995,450	33.3
90 to 179 Days Delinquent ¹	N/A	N/A		44,726		1,018,140	2,176.4	558,275	-45.2
180 to 359 Days Delinquent	N/A	N/A		80,502		3,152,344	3,815.9	625,131	-80.2
> = 360 Days Delinquent	N/A	N/A		12,313		0	-100.0	3,149,524	N/A
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		299,603		4,917,298	1,541.3	5,328,380	8.4
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		0.25		3.86	1,443.1	4.06	5.2
Unsecured Commercial Loans									
30 to 59 Days Delinquent	N/A	N/A		336,420		0	-100.0	0	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		72,305		0	-100.0	0	N/A
90 to 179 Days Delinquent ¹	N/A	N/A		89,516		0	-100.0	0	N/A
180 to 359 Days Delinquent	N/A	N/A		481,407		0	-100.0	0	N/A
> = 360 Days Delinquent	N/A	N/A		0		486,874	N/A	0	-100.0
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		643,228		486,874	-24.3	0	-100.0
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		93.83		14.95	-84.1	0.00	-100.0
Unsecured Revolving Lines of Credit for Commercial Purposes									
30 to 59 Days Delinquent	N/A	N/A		8,788		0	-100.0	3,000	N/A
60 to 89 Days Delinquent ¹	N/A	N/A		38,009		20,000	-47.4	39,282	96.4
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	227,242	N/A
180 to 359 Days Delinquent	N/A	N/A		4,357		0	-100.0	149,993	N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0	N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		42,366		20,000	-52.8	416,517	1,982.6
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		1.42		3.58	151.4	24.42	583.0
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		2,743,611		18,118,385	560.4	21,451,016	18.4
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		0.31		2.05	571.7	2.26	10.0
* Amounts are year-to-date and the related % change ratios are annualized.									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								13. Del Comm Loans (con't)	

[illegible]

		Indirect, Purchased or Sold						
Return to cover		For Charter : N/A						
09/10/2024		Count of CU : 88						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A		Criteria : Credit Union (FISCU) *						
		Count of CU in Peer Group : N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024 % Chg
INDIRECT LOANS OUTSTANDING								
New and Used Vehicle Indirect Loans	N/A	N/A		3,933,164,174		4,274,052,218	8.7	4,241,981,559 -0.8
First Lien and Junior Lien Residential Indirect Loans	N/A	N/A		87,840,242		111,749,879	27.2	114,021,901 2.0
Commercial Indirect Loans	N/A	N/A		27,838,279		8,386,577	-69.9	8,590,815 2.4
All Other Indirect Loans	N/A	N/A		188,219,988		214,064,605	13.7	210,107,402 -1.8
Total Outstanding Indirect Loans	2,633,574,100	2,842,084,821	7.9	4,237,062,683	49.1	4,608,253,279	8.8	4,574,701,677 -0.7
Indirect Loans Outstanding / Total Loans %	23.15	23.65	2.2	28.99	22.6	30.21	4.2	29.57 -2.1
DELINQUENT INDIRECT LOANS								
Total Delinquent Indirect Lns (>= 60 Days)	19,125,928	16,943,484	-11.4	35,959,909	112.2	45,982,772	27.9	48,620,178 5.7
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %	0.73	0.60	-17.9	0.85	42.4	1.00	17.6	1.06 6.5
INDIRECT LOAN LOSSES								
Indirect Loans Charged Off*	18,670,660	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7	24,323,493 24.9
Indirect Loans Recovered*	4,274,716	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7	6,035,235 23.1
Indirect Loans Net Charge Offs*	14,395,944	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2	18,288,258 25.5
Indirect Loans Net Charge Offs / Avg Indirect Loans %**	0.56	0.29	-48.3	0.30	4.8	0.66	118.6	0.80 20.9
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23								
LOANS PURCHASED YEAR-TO-DATE								
Loans Purchased from Other Financial Institutions*	8,341,675	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8	1,508,198 -91.6
Loans Purchased from Other Sources*	12,496,701	37,633,629	201.1	62,914,670	67.2	24,278,690	-61.4	13,427,325 10.6
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	180.7	1.34	64.8	1.03	-22.7	0.58 -43.5
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23								
Delinquent Whole or Partial Loans Purchased Under 701.23	N/A	N/A		0		6,431	N/A	4,603 -28.4
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%	N/A	N/A		0.00		0.00	N/A	0.00 -6.9
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23								
Whole or Partial Loans Purchased Under 701.23 Charged Off*	N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*	N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*	N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**	N/A	N/A		N/A		0.00		0.00 N/A
LOANS SOLD Year-to-date								
Loans Sold	0	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7	400,415,030 -43.4
First mortgage loans sold on the secondary market	2,149,578,745	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0	351,005,958 -48.7
Loans Transferred with Limited Recourse Qualifying for Sales Accounting	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	30,193,697 -61.7
Real Estate Loans Sold with Servicing Retained	N/A	N/A		277,595,572		538,205,652	93.9	292,025,377 -45.7
All Other Loans Sold with Servicing Retained	N/A	N/A		0		0	N/A	660,348 N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED	4,555,414,053	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9	4,948,684,582 1.5
* Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
							15. Indirect, Purchased or Sold	

		Participation Loans							
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :			N/A				
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):									
Consumer	98,832,555	222,526,784	125.2	N/A		N/A		N/A	
Vehicle - Non-commercial	N/A	N/A		469,718,038		393,664,998	-16.2	334,811,218	-15.0
Non-Federally Guaranteed Student Loans	9,317,744	7,458,224	-20.0	7,698,218	3.2	7,949,685	3.3	8,160,524	2.7
1- to 4-Family Residential Property	94,563,174	78,339,957	-17.2	64,459,206	-17.7	71,099,892	10.3	79,538,527	11.9
Commercial Loans (excluding Construction & Development)	84,951,534	97,226,567	14.4	137,381,343	41.3	139,816,024	1.8	140,610,107	0.6
Commercial Construction & Development	15,108,866	28,415,750	88.1	45,656,816	60.7	19,427,972	-57.4	24,102,189	24.1
All Other Participation Loans	97,892,380	157,011,142	60.4	18,121,467	-88.5	15,818,854	-12.7	19,385,821	22.5
TOTAL PARTICIPATION LOANS OUTSTANDING	408,036,232	597,933,099	46.5	743,035,088	24.3	647,777,425	-12.8	606,608,386	-6.4
Participation Loans Outstanding / Total Loans %	3.59	4.98	38.7	5.08	2.2	4.25	-16.5	3.92	-7.7
LOAN PARTICIPATIONS PURCHASED									
Participation Loans Purchased*	186,016,431	326,578,487	75.6	355,909,398	9.0	121,311,739	-65.9	42,574,902	-29.8
Participation Loans Purchased YTD / Total Loans Granted YTD %	2.58	4.31	67.0	4.60	6.8	2.09	-54.6	1.66	-20.3
LOAN PARTICIPATIONS SOLD									
Participation Loans Sold YTD*	67,125,330	38,669,155	-42.4	86,638,404	124.1	32,405,990	-62.6	1,780,450	-89.0
%Participation Loans Sold YTD / Total Assets**	0.37	0.19	-48.4	0.41	114.0	0.15	-62.7	0.02	-89.6
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):									
Delinquent Participation Loans Purchased Under 701.22	1,851,949	446,186	-75.9	975,142	118.6	10,863,525	1,014.0	11,506,268	5.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %	N/A	N/A		0.14		1.85	1,175.8	2.09	13.3
LOAN LOSSES - PARTICIPATION LOANS									
Participation Loans Charged Off*	1,036,524	831,561	-19.8	2,040,165	145.3	3,946,280	93.4	2,265,747	14.8
Participation Loans Recovered*	158,059	386,037	144.2	1,099,164	184.7	1,922,827	74.9	1,245,952	29.6
Participation Loan Net Charge Offs *	878,465	445,524	-49.3	941,001	111.2	2,023,453	115.0	1,019,795	0.8
Participation Loans Net Charge Offs / Avg Participation Loans % **	0.24	0.09	-63.8	0.14	58.4	0.29	107.3	0.33	11.8
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :		N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		1,860,071,724		1,878,789,218	1.0	1,916,800,639	2.0
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	-11.1	785,172,981	-4.8
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	526,146,653	25.7
Balloon/Hybrid 5 years or less	N/A	N/A		344,740,239		675,730,261	96.0	783,033,302	15.9
Adjustable Rate	N/A	N/A		426,227,269		443,063,454	4.0	427,223,359	-3.6
Total Secured by 1st Lien	N/A	N/A		3,944,930,418		4,241,127,968	7.5	4,438,376,934	4.7
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		189,043,964		262,179,758	38.7	280,063,463	6.8
Closed-End Adjustable Rate	N/A	N/A		14,895,313		37,583,728	152.3	43,861,824	16.7
Open-End Fixed Rate	N/A	N/A		16,595,476		8,187,941	-50.7	8,698,228	6.2
Open-End Adjustable Rate	N/A	N/A		1,142,057,687		1,326,015,912	16.1	1,429,795,832	7.8
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,633,967,339	19.9	1,762,419,347	7.9
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		26,185,642		9,842,714	-62.4	9,237,095	-6.2
Closed-End Adjustable Rate	N/A	N/A		28,377,059		15,959,611	-43.8	17,582,358	10.2
Open-End Fixed Rate	N/A	N/A		864,738		1,608,645	86.0	3,567,443	121.8
Open-End Adjustable Rate	N/A	N/A		13,740,537		11,547,353	-16.0	6,063,492	-47.5
Total All Other (Non-Commercial) Real Estate	N/A	N/A		69,167,976		38,958,323	-43.7	36,450,388	-6.4
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,237,246,669	5.5
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		984,206,960		674,709,968	-31.4	382,809,927	13.5
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844	-52.9	32,761,789	-38.9
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	76,389,239	52.9
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064	71.8	179,820,655	-7.0
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	55,030,597	-9.5
Total Secured by 1st Lien Granted YTD*	N/A	N/A		1,840,105,477		1,390,349,594	-24.4	726,812,207	4.6
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		135,787,346		103,022,968	-24.1	43,400,544	-15.7
Closed-End Adjustable Rate*	N/A	N/A		1,911,251		10,754,893	462.7	7,141,663	32.8
Open-End Fixed Rate*	N/A	N/A		5,779,655		2,647,198	-54.2	1,068,728	-19.3
Open-End Adjustable Rate*	N/A	N/A		595,599,922		523,199,299	-12.2	195,682,858	-25.2
Total Secured by Junior Lien Granted YTD*	N/A	N/A		739,078,174		639,624,358	-13.5	247,293,793	-22.7
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		20,612,047		4,064,289	-80.3	998,916	-50.8
Closed-End Adjustable Rate*	N/A	N/A		12,315,075		2,913,219	-76.3	536,036	-63.2
Open-End Fixed Rate*	N/A	N/A		1,828,567		1,201,060	-34.3	2,563,876	326.9
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904	-91.3	403,425	-34.5
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		48,983,516		9,410,472	-80.8	4,502,253	-4.3
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		2,628,167,167		2,039,384,424	-22.4	978,608,253	-4.0
Outstanding 1- to 4-Family Residential Construction Loans	13,322,068	14,912,956	11.9	27,207,110	82.4	23,236,925	-14.6	30,774,813	32.4
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	N/A	N/A		1,877,946,817		2,342,140,207	24.7	2,228,541,099	-4.9
Outstanding Interest Only & Payment Option First Mortgage Loans	19,458,963	27,724,665	42.5	41,871,917	51.0	49,866,531	19.1	59,798,874	19.9
Interest Only & Payment Option First Mortgages / Total Assets %	0.57	0.61	6.8	0.20	-67.8	0.23	18.7	0.26	13.6
Interest Only & Payment Option First Mortgages / Net Worth %	5.90	6.43	9.0	2.04	-68.3	2.35	15.1	2.74	16.8
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		54,330		184,271	239.2	34,373	-62.7
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		22,713		62,554	175.4	43,076	37.7
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		31,617		121,717	285.0	-8,703	-114.3
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		0.00		0.00	247.3	0.00	-113.5
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		169,384		239,988	41.7	72,141	-39.9
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		405,948		161,037	-60.3	52,942	-34.2
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-236,564		78,951	133.4	19,199	-51.4
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		-0.02		0.01	126.8	0.00	-57.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		40,382		3,425	-91.5	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		20,707		1,025	-95.0	997	94.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		19,675		2,400	-87.8	-997	-183.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		0.03		0.00	-82.8	-0.01	-219.1
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		0.00		0.00	-91.3
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

		Commercial Loan Information								
Return to cover		For Charter :	N/A							
09/10/2024		Count of CU :	88							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
	Count of CU in Peer Group :			N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg	
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Construction and Development	51,106,543	77,712,858	52.1	108,777,258	40.0	70,768,076	-34.9	82,639,740	16.8	
Secured by Farmland	12,728,425	16,789,096	31.9	15,901,645	-5.3	15,316,193	-3.7	14,482,982	-5.4	
Secured by Multifamily	115,270,496	154,846,464	34.3	190,738,359	23.2	190,373,863	-0.2	199,245,818	4.7	
Owner Occupied, Non-Farm, Non-Residential Property	180,550,429	177,552,851	-1.7	187,769,629	5.8	216,933,794	15.5	210,148,165	-3.1	
Non-Owner Occupied, Non-Farm, Non-Residential Property	211,190,050	233,574,894	10.6	269,920,230	15.6	258,888,910	-4.1	308,579,520	19.2	
Total Real Estate Secured Commercial Loans	570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,836	-2.7	815,096,225	8.3	
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)										
Loans to finance agricultural production and other loans to farmers	889,673	248,055	-72.1	2,425,871	878.0	281,567	-88.4	253,716	-9.9	
Commercial and Industrial Loans	56,634,781	66,895,058	18.1	119,800,470	79.1	127,419,879	6.4	131,294,547	3.0	
Unsecured Commercial Loans	2,265,744	1,063,201	-53.1	685,503	-35.5	3,256,748	375.1	2,785,414	-14.5	
Unsecured Revolving Lines of Credit (Commercial Purpose)	298,502	902,218	202.2	2,977,959	230.1	559,285	-81.2	1,705,478	204.9	
Total Non-Real Estate Secured Commercial Loans	60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,479	4.5	136,039,155	3.4	
TOTAL COMMERCIAL LOANS:										
Commercial Loans to Members	538,121,400	610,344,727	13.4	745,498,821	22.1	756,602,756	1.5	817,032,973	8.0	
Purchased Commercial Loans or Participations to Nonmembers	92,813,243	119,239,968	28.5	153,498,103	28.7	127,195,559	-17.1	134,102,407	5.4	
Total Commercial Loans	630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	951,135,380	7.6	
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE										
Construction and Development	54	83	53.7	78	-6.0	150	92.3	164	9.3	
Farmland	35	47	34.3	44	-6.4	45	2.3	44	-2.2	
Secured by Multifamily	249	314	26.1	339	8.0	330	-2.7	379	14.8	
Owner Occupied, Non-Farm, Non-Residential Property	430	421	-2.1	409	-2.9	416	1.7	412	-1.0	
Non-Owner Occupied, Non-Farm, Non-Residential Property	363	376	3.6	433	15.2	459	6.0	448	-2.4	
Total Number of Real Estate Secured Commercial Loans	1,131	1,241	9.7	1,303	5.0	1,400	7.4	1,447	3.4	
Loans to finance agricultural production and other loans to farmers	25	7	-72.0	10	42.9	4	-60.0	4	0.0	
Commercial and Industrial Loans	664	757	14.0	950	25.5	978	2.9	1,051	7.5	
Unsecured Commercial Loans	78	22	-71.8	15	-31.8	20	33.3	19	-5.0	
Unsecured Revolving Lines of Credit (Commercial Purpose)	54	54	0.0	54	0.0	47	-13.0	62	31.9	
Total Number of Non-Real Estate Secured Commercial Loans	821	840	2.3	1,029	22.5	1,049	1.9	1,136	8.3	
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING										
Number of Outstanding Commercial Loans to Members	1,802	1,863	3.4	2,139	14.8	2,277	6.5	2,416	6.1	
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	150	218	45.3	193	-11.5	172	-10.9	167	-2.9	
Total Number of Commercial Loans Outstanding	1,952	2,081	6.6	2,332	12.1	2,449	5.0	2,583	5.5	
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	630,934,643	729,584,695	15.6	898,996,924	23.2	883,798,315	-1.7	951,135,380	7.6	
(Total Commercial Loans / Total Assets)%	3.45	3.57	3.5	4.21	17.7	4.12	-2.0	4.20	1.9	
AMOUNT OF COMMERCIAL LOANS GRANTED OR PURCHASED										
Member Commercial Loans Granted YTD*	184,883,315	186,547,309	0.9	245,148,557	31.4	190,474,166	-22.3	130,344,830	36.9	
Purchased or Participation Interests to Nonmembers*	39,110,853	46,813,541	19.7	51,685,650	10.4	4,411,001	-91.5	10,165,185	360.9	
MISCELLANEOUS LOAN INFORMATION										
Agricultural Related Commercial Loans Outstanding Balance	13,618,098	17,037,151	25.1	18,327,516	7.6	15,597,760	-14.9	14,736,698	-5.5	
Outstanding Agricultural Related Loans - Number	60	54	-10.0	54	0.0	49	-9.3	48	-2.0	
Commercial Loans and Participations Sold- Servicing Rights Retained- Outstanding*	14,823,977	15,838,863	6.8	32,242,492	103.6	24,245,698	-24.8	25,115,610	107.2	
Commercial Loans and Participations Sold -no servicing rights- YTD	16,425	0	-100.0	1,277,378	N/A	0	-100.0	0	N/A	
Total Member Business Loans - (NMBLB)										
(NMBLB / Total Assets)%	3.41	3.30	-3.3	3.73	13.1	3.65	-2.4	3.77	3.5	
* Amounts are year-to-date and the related % change ratios are annualized.							19. Commercial Loans			

	Commercial Loan Net Charge Offs								
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:									
Net Commercial Construction and Development Loans YTD Charge Offs to average Commercial Construction and Development Loans**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average Commercial Loans Secured by Farmland**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average Commercial Loans Secured by Multifamily**	N/A	N/A		0.03		0.00	-110.3	0.06	2223.7
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**	N/A	N/A		0.05		0.00	-100.1	0.00	3196.6
Net Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural Production and Other Loans to Farmers**	N/A	N/A		0.00		0.00	N/A	0.00	N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and Industrial Loans**	N/A	N/A		0.00		-0.29	#####	-0.03	90.795
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	N/A	N/A		-4.16		0.00	100.0	25.56	N/A
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	N/A	N/A		4.69		0.75	-84.1	3.83	413.35
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	0.10	0.00	-96.697	0.02	661.31	0.00	-103.0	0.02	2252.4
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	0.19	0.22	19.761	0.06	-75.066	-0.27	-589.0	0.58	315.13
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	0.11	0.02	-77.373	0.03	17.34	-0.04	-241.1	0.10	348.21
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)							20. Commercial Loan Net Charge Offs		

		Commercial Loan Losses							
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*	N/A	N/A		48,458		0	-100.0	61,143	N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*	N/A	N/A		146,639		0	-100.0	3,323	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*	N/A	N/A		2,355		34,409	1,361.1	0	-100.0
Unsecured Commercial Loans YTD Charge Offs*	N/A	N/A		15,305		0	-100.0	386,874	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*	N/A	N/A		98,829		13,235	-86.6	21,710	228.1
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*	511,016	19,811	-96.123	195,097	884.79	0	-100.0	64,466	N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*	121,040	169,724	40.221	116,489	-31.366	47,644	-59.1	408,584	1615.2
Total Commercial Loan YTD Charge Offs*	632,056	189,535	-70.013	311,586	64.395	47,644	-84.7	473,050	1885.8
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*	N/A	N/A		0		5,485	N/A	1,600	-41.7
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*	N/A	N/A		19,500		200	-99.0	0	-100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*	N/A	N/A		0		0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*	N/A	N/A		2,888		396,704	#####	17,449	-91.2
Unsecured Commercial Loans YTD Recoveries*	N/A	N/A		51,717		0	-100.0	767	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*	N/A	N/A		7,803		50	-99.4	42	68.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*	2,950	0	-100	19,500	N/A	5,685	-70.8	1,600	-43.7
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*	13,528	26,016	92.312	62,408	139.88	396,754	535.7	18,258	-90.8
Total Commercial Loan YTD Recoveries*	16,478	26,016	57.883	81,908	214.84	402,439	391.3	19,858	-90.1
*Amounts are year-to-date while the related percent change ratios are annualized.									
							21. Commercial Loan Losses		

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		Investment Maturity							
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
TIME DEPOSITS MATURITY DISTRIBUTION									
Total Time Deposits < 1 yr	N/A	N/A		252,072,435		236,534,850	-6.2	246,461,578	4.2
Total Time Deposits 1-3 yrs	N/A	N/A		230,586,244		175,965,854	-23.7	175,934,829	0.0
Total Time Deposits 3-5 yrs	N/A	N/A		73,797,027		36,836,767	-50.1	30,182,000	-18.1
Total Time Deposits 5-10 yrs	N/A	N/A		3,451,000		1,358,000	-60.6	694,000	-48.9
Total Time Deposits > 10 yrs	N/A	N/A		0		0	N/A	0	N/A
TOTAL TIME DEPOSITS	N/A	N/A		559,906,706		450,695,471	-19.5	453,272,407	0.6
EQUITY SECURITIES MATURITY DISTRIBUTION									
Total Equity Securities < 1 yr	2,165,247	15,339,613	608.4	7,903,018	-48.5	108,190	-98.6	140,627	30.0
Total Equity Securities 1-3 yrs	2,231,680	1,447,334	-35.1	1,289,676	-10.9	117,806,254	9,034.6	125,701,692	6.7
Total Equity Securities 3-5 yrs	0	0	N/A	24,170,668	N/A	29,992,882	24.1	32,217,949	7.4
Total Equity Securities 5-10 yrs	24,729,400	98,283,555	297.4	167,573,662	70.5	14,333,967	-91.4	15,282,066	6.6
Total Equity Securities > 10 yrs	0	0	N/A	3,038,803	N/A	3,751,615	23.5	4,280,429	14.1
TOTAL EQUITY SECURITIES	0	0	N/A	203,975,827	N/A	165,992,908	-18.6	177,622,763	7.0
TRADING DEBT SECURITIES MATURITY DISTRIBUTION									
Total Trading Debt Securities < 1 yr	0	66,881	N/A	0	-100.0	0	N/A	51,434	N/A
Total Trading Debt Securities 1-3 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 3-5 yrs	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Trading Debt Securities 5-10 yrs	77,823,105	86,528,562	11.2	0	-100.0	0	N/A	0	N/A
Total Trading Debt Securities > 10 yrs	0	282,645	N/A	0	-100.0	0	N/A	0	N/A
TOTAL TRADING DEBT SECURITIES	0	0	N/A	0	N/A	0	N/A	51,434	N/A
AVAILABLE-FOR-SALE DEBT SECURITIES MATURITY DISTRIBUTION									
Total Available-for-Sale Debt Securities < 1 yr	570,401,425	355,536,115	-37.7	551,772,462	55.2	539,155,093	-2.3	624,369,831	15.8
Total Available-for-Sale Debt Securities 1-3 yrs	1,006,353,571	796,017,013	-20.9	973,777,568	22.3	925,149,560	-5.0	782,174,633	-15.5
Total Available-for-Sale Debt Securities 3-5 yrs	492,226,056	1,204,634,478	144.7	931,407,002	-22.7	567,251,537	-39.1	597,630,189	5.4
Total Available-for-Sale Debt Securities 5-10 yrs	379,577,787	726,549,656	91.4	791,003,371	8.9	647,223,222	-18.2	498,455,001	-23.0
Total Available-for-Sale Debt Securities > 10 yrs	12,428,374	45,143,142	263.2	12,271,320	-72.8	22,099,057	80.1	15,525,391	-29.7
TOTAL AVAILABLE-FOR-SALE DEBT SECURITIES	0	0	N/A	3,260,231,723	N/A	2,700,878,469	-17.2	2,518,155,045	-6.8
HELD-TO-MATURITY DEBT SECURITIES MATURITY DISTRIBUTION									
Total Held-to-Maturity Debt Securities < 1 yr	31,592,716	14,287,206	-54.8	41,397,489	189.8	31,716,746	-23.4	33,326,528	5.1
Total Held-to-Maturity Debt Securities 1-3 yrs	94,646,756	88,339,949	-6.7	87,438,384	-1.0	62,046,699	-29.0	50,024,410	-19.4
Total Held-to-Maturity Debt Securities 3-5 yrs	20,182,920	45,842,390	127.1	36,785,734	-19.8	64,811,583	76.2	66,314,830	2.3
Total Held-to-Maturity Debt Securities 5-10 yrs	2,348,120	7,850,677	234.3	230,138,586	2,831.4	184,070,188	-20.0	177,105,080	-3.8
Total Held-to-Maturity Debt Securities > 10 yrs	976,087	3,203,177	228.2	7,592,257	137.0	4,035,068	-46.9	6,492,533	60.9
TOTAL HELD-TO-MATURITY DEBT SECURITIES	0	0	N/A	403,352,450	N/A	346,680,284	-14.1	333,263,381	-3.9
OTHER INVESTMENTS MATURITY DISTRIBUTION									
Total Other Investments < 1 yr	49,420,699	60,961,545	23.4	32,644,185	-46.5	29,713,902	-9.0	30,887,657	4.0
Total Other Investments 1-3 yrs	74,125,699	73,658,346	-0.6	82,764,005	12.4	85,619,700	3.5	84,836,179	-0.9
Total Other Investments 3-5 yrs	5,116,664	4,150,643	-18.9	4,158,226	0.2	4,399,125	5.8	3,959,070	-10.0
Total Other Investments 5-10 yrs	1,903,894	2,988,440	57.0	2,830,114	-5.3	1,167,200	-58.8	1,377,400	18.0
Total Other Investments > 10 yrs	3,264,970	2,721,569	-16.6	4,519,383	66.1	5,654,467	25.1	5,953,837	5.3
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	127,014,143	0.4
TOTAL INVESTMENT MATURITY DISTRIBUTION									
Total Investments < 1 yr	1,015,565,594	710,411,717	-30.0	885,789,589	24.7	837,228,781	-5.5	935,237,655	11.7
Total Investments 1-3 yrs	1,368,588,062	1,159,803,934	-15.3	1,375,855,877	18.6	1,366,588,067	-0.7	1,218,671,743	-10.8
Total Investments 3-5 yrs	588,594,297	1,355,515,637	130.3	1,070,318,657	-21.0	703,291,894	-34.3	730,304,038	3.8
Total Investments 5-10 yrs	490,880,306	929,488,890	89.4	1,194,996,733	28.6	848,152,577	-29.0	692,913,547	-18.3
Total Investments > 10 yrs	16,669,431	51,350,533	208.1	27,421,763	-46.6	35,540,207	29.6	32,252,190	-9.3
TOTAL INVESTMENT MATURITY DISTRIBUTION	3,480,297,690	4,206,570,711	20.9	4,554,382,619	8.3	3,790,801,526	-16.8	3,609,379,173	-4.8
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								24. Investment Maturity	

		Other Investment Information							
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	1,394,577	N/A	0	-100.0	3,703,000	N/A	0	-100.0
Outstanding balance of brokered certificates of deposit and share certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	199,865,152	-4.4
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	-46,386	92.5
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-9,324,713	-36.2
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	8,162,965	5,211.0
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	#####	-1,208,134	84.2
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	30	N/A	0	-100.0	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	30	N/A	0	-100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	82,802,327	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8	166,550,340	6.2
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1	8,245,556	3.4
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		823,152		322,400	-60.8	3,341,800	936.5
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366	58.2	16,188,746	6.6
Recorded Value	22,448,168	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0	33,331,215	26.5
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		51,809		0	-100.0	0	N/A
Recorded Value	3,002,612	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9	0	-100.0
Other Insurance	108,449,268	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4	108,469,998	10.9
Other Non-insurance	34,794,931	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0	37,791,161	-10.9
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	257,524,409	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2	354,388,270	5.9
Charitable Donation Accounts	0	0	N/A	487,985	N/A	502,201	2.9	506,181	0.8
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	22	-4.3
Approved Mortgage Seller	21	22	4.8	22	0.0	21	-4.5	21	0.0
Borrowing Repurchase Agreements	1	0	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	5	66.7	6	20.0	6	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	36	34	-5.6	36	5.9	31	-13.9	32	3.2
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	70,550,038	86,547,683	22.7	105,095,479	21.4	133,764,159	27.3	141,668,523	5.9
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	712,287,165	823,862,814	15.7	987,510,867	19.9	1,042,319,112	5.6	1,095,881,566	5.1
Credit Card Line	1,235,977,636	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3	1,407,306,828	0.6
Unsecured Share Draft LOC	130,087,698	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3	140,192,986	1.2
Unused Overdraft Protection Programs	333,552,184	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7	361,903,153	0.0
Other Unfunded Commitments	69,195,692	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7	25,212,445	-5.6
Total Unfunded Commitments for Non Commercial Loans	2,481,100,375	2,599,403,333	4.8	2,895,316,505	11.4	2,968,284,577	2.5	3,030,496,978	2.1
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,551,650,413	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4	3,172,165,501	2.3
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		68,337,070		896,119,898	1,211.3	894,765,566	-0.2
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,107,026,139		1,355,853,407	-35.7	1,503,035,782	10.9
Loans transferred with limited recourse	N/A	N/A		0		0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		424,602,680		505,717,983	19.1	541,307,642	7.0
Financial Standby Letters of Credit	N/A	N/A		0		0	N/A	0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		0		0	N/A	0	N/A
Sold Credit Protection	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		0		0	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		0		0	N/A	0	N/A
All other off-balance sheet exposures	N/A	N/A		26,733,064		0	-100.0	0	N/A
Loans Transferred with Recourse	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	30,193,697	-61.7
Other Contingent Liabilities	9,617,507	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3	9,051,466	12.6
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover		For Charter :	N/A						
09/10/2024		Count of CU :	88						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	324,348,000	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3	495,259,400	13.5
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0
Federal Home Loan Bank	N/A	N/A		1,970,432,697		3,137,300,721	59.2	2,978,893,870	-5.0
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		319,594,685		192,926,379	-39.6
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		0	
Other Sources	2,287,558,704	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8	647,259,396	42.2
Total Borrowing Capacity	2,611,906,704	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7	4,314,439,045	-0.8
Draws Against Borrowing Capacity									
Corporate Credit Unions	0	0	N/A	21,321,210	N/A	4,335,340	-79.7	394,034	-90.9
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0
Federal Home Loan Bank	436,113,848	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4	843,755,619	-7.1
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	0	0	N/A	0	N/A	61,800,000	N/A	153,771,116	148.8
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	5,093,753	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8	560,147,815	112.3
Total Draws Against Borrowing Capacity	441,207,601	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7	1,558,168,584	25.8
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	N/A	N/A		79,740,597		102,802,566	28.9	140,810,963	37.0
Natural Person Credit Unions	N/A	N/A		0		200,000	N/A	100,000	-50.0
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445	69.6	3,606,677,627	-4.1
Central Liquidity Facility	N/A	N/A		0		0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		37,691,078		176,621,091	368.6	235,215,105	33.2
Paycheck Protection Program Lending Facility Loans									
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Sources	N/A	N/A		0		293,633,491	N/A	565,742,198	92.7
Total Assets Pledged to Secure Borrowing Capacity	2,433,802,339	2,657,799,923	9.2	2,335,627,504	-12.1	4,334,984,593	85.6	4,548,545,893	4.9
Amount of Borrowings Callable by Lender	129,849,637	0	-100.0	2,500,000	N/A	0	-100.0	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	29	0.0	29	0.0
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information							
Return to cover			For Charter :	N/A				
09/10/2024			Count of CU :	88				
CU Name: N/A			Asset Range :	N/A				
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State				
			Count of CU in Peer Group :	N/A				
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024 % Chg
MEMBERSHIP:								
Number of Current Members	1,572,681	1,593,862	1.3	1,653,663	3.8	1,667,699	0.8	1,691,177 1.4
Number of Potential Members	35,026,197	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7	36,297,461 3.7
% Current Members to Potential Members	4.49	4.49	0.0	4.45	-0.7	4.76	7.0	4.66 -2.2
% Membership Growth*	2.49	1.35	-46.0	3.75	178.6	0.85	-77.4	2.82 563.4
Total Number of Share/Deposit Accounts	2,996,342	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8	3,357,767 2.2
SHARES/DEPOSITS MATURITY DISTRIBUTION								
< 1 year	14,599,106,951	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1	17,830,527,278 5.0
1 to 3 years	704,892,724	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6	707,553,368 -7.3
> 3 years	472,560,334	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6	242,399,809 -10.3
TOTAL SHARES/DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,780,480,468 4.3
NCUA INSURED SAVINGS								
Uninsured Member Shares	909,231,337	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3	1,153,259,920 13.2
Uninsured NonMember Deposits	5,927,271	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8	4,863,903 270.5
Total Uninsured Shares & Deposits	915,158,608	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8	1,158,123,823 13.5
Insured Shares & Deposits	14,861,401,401	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9	17,622,356,645 3.7
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):								
Accounts Held by Member Public Units	1,978,037	958,903	-51.5	959,488	0.1	758,617	-20.9	798,731 5.3
Accounts Held by Nonmember Public Units	2,481,798	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4	14,313,332 102.3
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0 N/A
Dollar Amount of Share Certificates >= \$100,000	746,667,042	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3	1,656,182,289 15.9
Dollar Amount of IRA/Keogh >= \$100,000	320,108,811	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5	375,915,125 6.6
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	12,770,636	N/A	19,944,871	56.2	22,575,789 13.2
Dollar Amount of Commercial Deposit Accounts	744,454,794	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8	874,865,545 4.1
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	5,541,977	6,838,319	23.4	7,282,226	6.5	7,940,201	9.0	6,705,248 -15.6
INSURANCE COVERAGE OTHER THAN NCUSIF								
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	10	11.1	10 0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	62,366,616	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7	103,660,287 4.5
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								
								28. Shares and Membership

		Supplemental Information							
Return to cover		For Charter : N/A							
09/10/2024		Count of CU : 88							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Jun-2024 % Chg
GRANTS									
Amount of Grants Awarded to your credit union, YTD		1,721,657	6,002,686	249	281,000	-95	7,538,558	2,583	3,496,878 -54
Amount of Grants Received by your credit union, YTD		816,900	3,843,873	371	1,564,350	-59	4,409,854	182	1,444,033 -67
EMPLOYEES:									
Number of Full-Time Employees		4,243	4,209	-1	4,367	4	4,352	0	4,347 0
Number of Part-Time Employees		269	236	-12	245	4	211	-14	198 -6
BRANCHES:									
Number of CU Branches		318	319	0	315	-1	311	-1	310 0
Number of CUs Reporting Shared Branches		29	27	-7	28	4	28	0	29 4
Plan to add new branches or expand existing facilities		17	13	-24	13	0	12	-8	11 -8
CUSO INFORMATION									
Value of Investments in CUSO		57,360,408	60,676,057	6	56,748,433	-6	49,741,570	-12	45,307,081 -9
CUSO Loans		3,584,109	3,580,772	0	4,758,426	33	8,304,186	75	17,626,391 112
Aggregate Cash Outlays in CUSO		31,321,987	32,662,205	4	36,907,176	13	36,307,506	-2	37,562,412 3
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):									
International Remittances		21	23	10	23	0	24	4	24 0
Number of International Remittances Originated YTD		3,800	4,546	20	4,764	5	4,618	-3	2,279 -51
Low Cost Wire Transfers		70	67	-4	67	0	66	-1	64 -3
MERGERS/ACQUISITIONS:									
Adjusted Retained Earnings Obtained through Business Combinations		22,665,750	25,717,875	13	27,334,056	6	25,735,164	-6	25,723,600 0
System Used to Maintain Share/Loan Records									
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0 N/A
Vendor Supplied In-House System		42	45	7	43	-4	41	-5	41 0
Vendor On-Line Service Bureau		48	46	-4	47	2	47	0	47 0
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0 N/A
Services Offered Electronically									
Account Aggregation		16	14	-13	14	0	14	0	14 0
Bill Payment		63	60	-5	60	0	60	0	60 0
Download Account History		66	65	-2	67	3	0	-100	0 N/A
Electronic Signature Authentication/Certification		35	39	11	41	5	41	0	41 0
e-Statements		70	69	-1	69	0	70	1	70 0
External Account Transfers		37	39	5	40	3	41	3	41 0
Loan Payments		72	71	-1	71	0	71	0	71 0
Member Application		43	44	2	46	5	49	7	50 2
Merchant Processing Services		8	8	0	8	0	0	-100	0 N/A
Mobile Payments		38	40	5	41	3	42	2	43 2
New Loan		50	50	0	51	2	53	4	55 4
New Share Account		29	30	3	32	7	34	6	34 0
Remote Deposit Capture		50	52	4	55	6	54	-2	54 0
Type(s) of services offered:									
Informational Website		N/A	52		70	35	72	3	72 0
Mobile Application		N/A	46		60	30	60	0	60 0
Online Banking		N/A	50		72	44	71	-1	71 0
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								29. Supplemental Info	

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09/10/2024

CU Name: N/A

Peer Group: N/A

Graphs 1

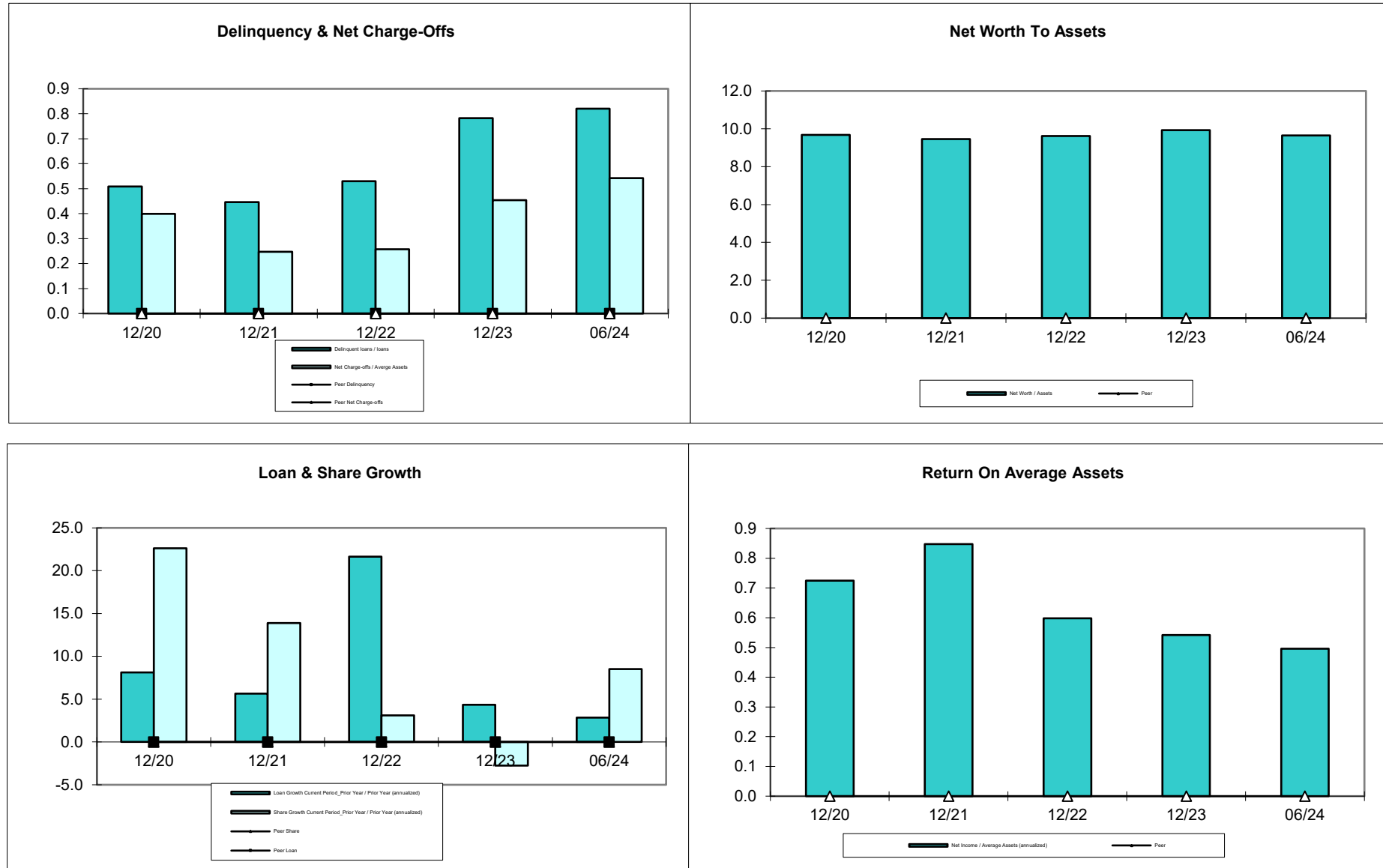
For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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09/10/2024

CU Name: N/A

Peer Group: N/A

Graphs 2

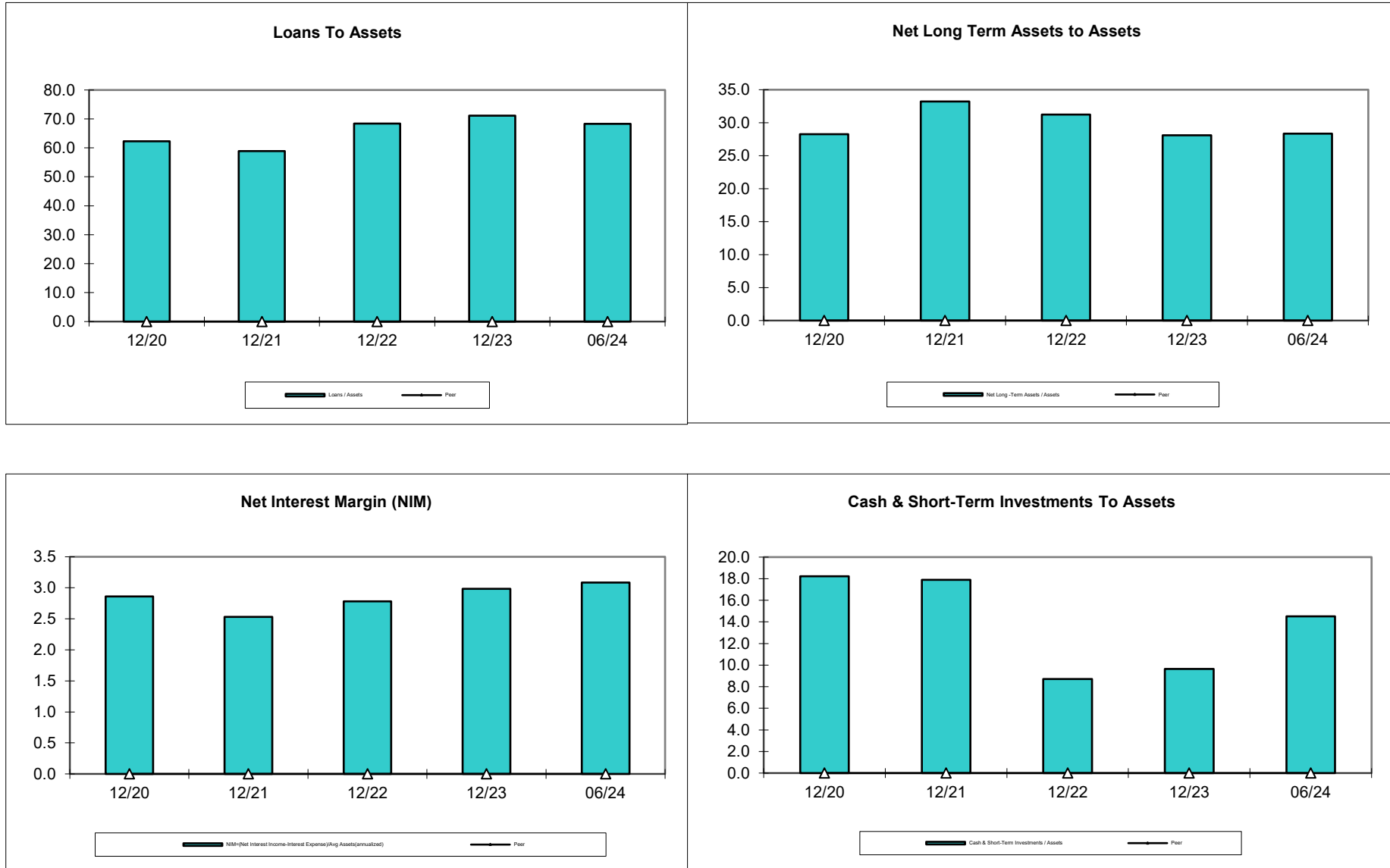
For Charter : N/A

Count of CU : 88

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Cycle Date: September-2024
Run Date: 01/09/2025
Interval: Annual
Validated

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Key Ratios
3	Supplemental Ratios
4	Historical Ratios
5	Assets
6	Liabilities, Shares & Equity
7	Income Statement
8	Loans
9	Delinquent Loan Information 1
10	Delinquent Loan Information 2
11	Delinquent Real Estate Loans
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14	Loan Losses
15	Indirect, Purchased or Sold
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17	Real Estate (Non-Commercial) Loans
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19	Commercial Loans
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21	Commercial Loan Losses
22	Investments
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25	Other Investment Information
26	Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures
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28	Shares and Membership
29	Supplemental Information
	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 84
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A
Unvalidated data

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information								
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU :	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
	Count of CU in Peer Group :			N/A					
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
ASSETS:	Amount	Amount		Amount		Amount		Amount	
Cash & Other Deposits¹	2,315,065,382	2,942,101,722	27.1	1,536,640,977	-47.8	1,683,376,768	9.5	2,729,343,416	62.1
Total Investments	3,480,297,690	4,206,570,711	20.9	3,994,475,913	-5.0	3,340,106,057	-16.4	3,187,206,787	-4.6
Loans Held for Sale	103,031,142	223,975,538	117.4	14,949,299	-93.3	40,623,673	171.7	54,280,064	33.6
Total Loans	11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,459,623,893	1.4
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(89,824,348)	(85,170,802)	-5.2	(96,289,391)	13.1	(139,288,464)	44.7	(154,092,327)	10.6
Land And Building	383,745,884	402,353,325	4.8	423,767,548	5.3	422,840,487	-0.2	416,154,271	-1.6
Other Fixed Assets	69,564,187	67,975,350	-2.3	69,810,464	2.7	66,879,252	-4.2	65,196,151	-2.5
NCUSIF Deposit	141,228,983	162,174,271	14.8	176,747,046	9.0	171,278,588	-3.1	168,905,364	-1.4
All Other Assets	495,473,774	478,488,223	-3.4	634,553,035	32.6	605,189,290	-4.6	614,363,647	1.5
TOTAL ASSETS	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,540,981,266	5.1
LIABILITIES, SHARES & EQUITY:									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	305,777,786	254,571,036	-16.7	327,542,730	28.7	339,443,504	3.6	313,847,089	-7.5
Accrued Dividends & Interest Payable on Shares & Deposits	16,752,124	15,431,309	-7.9	15,508,657	0.5	25,736,631	66.0	49,712,171	93.2
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	231,202	-34.8
Borrowings Notes & Interest Payable	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,483,135,581	19.8
Total Shares & Deposits	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,722,919,585	3.9
TOTAL LIABILITIES³	16,544,127,166	18,561,645,673	12.2	19,683,172,411	6.0	19,616,145,233	-0.3	20,569,845,628	4.9
Undivided Earnings	1,401,640,886	1,532,519,201	9.3	1,845,118,514	20.4	1,905,513,293	3.3	1,989,969,528	4.4
Other Reserves	328,293,660	320,473,167	-2.4	-156,771,931	-148.9	-78,205,054	50.1	-18,833,890	75.9
TOTAL EQUITY	1,729,934,546	1,852,992,368	7.1	1,688,346,583	-8.9	1,827,308,239	8.2	1,971,135,638	7.9
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,540,981,266	5.1
INCOME & EXPENSE									
Interest Income*	585,941,577	573,190,755	-2.2	688,148,577	20.1	930,833,706	35.3	843,603,609	20.8
Interest Expense*	108,386,669	83,500,674	-23.0	106,961,205	28.1	292,363,476	173.3	325,506,441	48.4
Net Interest Income*	477,554,908	489,690,081	2.5	581,187,372	18.7	638,470,230	9.9	518,097,168	8.2
Provision for Loan/Lease Losses or Total Credit Loss Expense*	59,161,317	24,475,595	-58.6	45,335,250	85.2	86,344,218	90.5	83,603,040	29.1
Non-Interest Income*	372,394,135	418,711,807	12.4	357,087,680	-14.7	371,045,010	3.9	299,217,419	7.5
Non-Interest Expense*	669,789,478	719,972,920	7.5	767,958,798	6.7	807,221,308	5.1	640,693,431	5.8
NET INCOME (LOSS)*	120,998,248	163,953,373	35.5	124,981,004	-23.8	115,949,714	-7.2	93,018,116	7.0
TOTAL CU's	94	91	-3.2	90	-1.1	88	-2.2	84	-4.5
* Income/Expense items are year-to-date while the related %change ratios are annualized.									
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¹ Prior to March 2022, Time and Other Deposits were included in Investments									
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									

			Key Ratios⁵						
Return to cover			For Charter : N/A						
01/09/2025			Count of CU : 84						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union						
		Count of CU in Peer Group :			N/A				
						Dec-2023			Sep-2024
		Dec-2020	Dec-2021	Dec-2022	Dec-2023	PEER Avg.**	Percentile**	Sep-2024	PEER Avg.** Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action ⁶	9.68	9.46	9.62	9.93	N/A	N/A	9.70	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.09	9.83	10.02	10.49	N/A	N/A	10.32	N/A	N/A
Risk-Based Capital Ratio	N/A	N/A	13.63	13.91	N/A	N/A	14.27	N/A	N/A
GAAP Equity / Total Assets	9.47	9.08	7.90	8.52	N/A	N/A	8.74	N/A	N/A
Loss Coverage	10.91	9.10	12.05	15.47	N/A	N/A	14.13	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.51	0.45	0.53	0.78	N/A	N/A	0.79	N/A	N/A
Delinquent Loans / Net Worth	3.28	2.78	3.77	5.59	N/A	N/A	5.57	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.40	0.25	0.26	0.45	N/A	N/A	0.57	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	0.93	0.71	0.84	1.25	N/A	N/A	1.36	N/A	N/A
Other Non-Performing Assets / Total Assets	0.07	0.02	0.03	0.04	N/A	N/A	0.03	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	7.53	9.43	6.46	3.44	N/A	N/A	3.90	N/A	N/A
Share Growth ¹	22.63	13.88	3.11	-2.76	N/A	N/A	5.26	N/A	N/A
Loan Growth ¹	8.11	5.63	21.64	4.35	N/A	N/A	1.81	N/A	N/A
Asset Growth ¹	20.95	11.71	4.69	0.34	N/A	N/A	6.82	N/A	N/A
Investment Growth ¹	60.02	24.72	-24.08	-9.48	N/A	N/A	25.47	N/A	N/A
Membership Growth ¹	2.49	1.35	3.75	0.85	N/A	N/A	1.34	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.72	0.85	0.60	0.54	N/A	N/A	0.56	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.66	0.77	0.70	0.49	N/A	N/A	0.44	N/A	N/A
Non-Interest Expense / Average Assets ¹	4.01	3.72	3.68	3.77	N/A	N/A	3.88	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.35	0.13	0.22	0.40	N/A	N/A	0.51	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	62.25	58.86	68.39	71.13	N/A	N/A	68.58	N/A	N/A
Cash + Short-Term Investments / Assets ³	18.23	17.89	8.71	9.65	N/A	N/A	14.26	N/A	N/A
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	

			Supplemental Ratios**		
Return to cover			For Charter : N/A		
01/09/2025			Count of CU : 84		
CU Name: N/A			Asset Range : N/A		
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' *		
		Count of CU in Peer Group : N/A			
	Dec-2020	Dec-2021	Dec-2022	Dec-2023	Sep-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	155.17	158.73	124.46	117.26	126.38
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	0.94	1.00	0.88	1.31	1.18
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.40	0.41	0.29	0.54	0.54
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	23.15	23.65	28.99	30.24	29.23
Participation Loans Outstanding / Total Loans	3.59	4.98	5.08	4.25	3.73
Participation Loans Purchased YTD / Total Loans Granted YTD	2.58	4.31	4.60	2.09	1.66
Participation Loans Sold YTD / Total Assets *	0.37	0.19	0.41	0.15	0.10
Total Commercial Loans / Total Assets	3.45	3.57	4.21	4.12	4.19
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.29	0.81	1.34	0.98	0.37
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	N/A	N/A	15.94	15.88	15.61
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	N/A	N/A	23.31	22.32	22.75
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	N/A	N/A	20.85	17.09	22.43
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	N/A	N/A	54.67	49.21	54.24
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	2.46	2.87	3.79	3.45	3.44
Unused Commitments / Cash & ST Investments	76.61	73.54	161.16	149.88	99.66
Short Term Liabilities / Total Shares and Deposits plus Borrowings	34.67	33.91	33.95	40.08	45.33
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

5. Assets

Return to cover		Liabilities, Shares & Equity							
01/09/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 84							
Peer Group: N/A		Asset Range : N/A							
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES									
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ¹	305,777,786	254,571,036	-16.7	327,542,730	28.7	339,443,504	3.6	313,847,089	-7.5
Accrued Dividends and Interest Payable	16752124	15431309	-7.9	15508657	0.5	25736631	66.0	49712171	93.2
Other Borrowings	445,037,247	326,031,042	-26.7	816,077,551	150.3	1,238,183,308	51.7	1,483,135,581	19.8
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	0	0	N/A	0	N/A	354,692	N/A	231,202	-34.8
SHARES AND DEPOSITS									
Share Drafts	3,565,896,436	4,175,177,724	17.1	4,319,251,165	3.5	4,099,939,626	-5.1	4,113,378,410	0.3
Regular Shares	5,507,377,896	6,633,007,154	20.4	6,703,613,857	1.1	5,862,509,169	-12.5	5,604,497,825	-4.4
Money Market Shares	3,719,331,051	4,392,012,123	18.1	4,265,574,326	-2.9	3,800,227,795	-10.9	4,011,323,650	5.6
Share Certificates	1,979,879,721	1,764,830,876	-10.9	2,204,967,595	24.9	3,198,436,780	45.1	3,967,467,151	24.0
IRA/KEOGH Accounts	866,138,550	863,467,134	-0.3	841,739,368	-2.5	845,492,384	0.4	829,091,870	-1.9
All Other Shares	62,857,321	66,203,904	5.3	69,538,561	5.0	69,986,321	0.6	83,704,140	19.6
Non-Member Deposits	75,079,034	70,913,371	-5.5	119,358,601	68.3	135,835,019	13.8	113,456,531	-16.5
TOTAL SHARES AND DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,722,919,585	3.9
TOTAL LIABILITIES²	16,544,127,166	18,561,645,673	12.2	19,683,172,411	6.0	19,616,145,233	-0.3	20,569,845,628	4.9
EQUITY:									
Undivided Earnings ³	1,401,640,886	1,532,519,201	9.3	1,845,118,514	20.4	1,905,513,293	3.3	1,989,435,292	4.4
Other Reserves	339,125,714	369,606,630	9.0	179,165,641	-51.5	171,945,186	-4.0	146,270,041	-14.9
Appropriation For Non-Conforming Investments (SCU Only)	50,795	50,795	0.0	22,255	-56.2	17,975	-19.2	17,975	0.0
Equity Acquired in Merger	20,687,868	23,283,740	12.5	24,899,919	6.9	23,301,029	-6.4	26,245,874	12.6
Noncontrolling Interest in Consolidated Subsidiaries	1,420,931	1,188,488	-16.4	0	-100.0	8,147,078	N/A	5,555,270	-31.8
Accumulated Unrealized G/L on Cash Flow Hedges	-1,132,233	85,091	107.5	2,814,254	3,207.3	2,360,884	-16.1	0	-100.0
Accumulated Unrealized G/L on AFS Securities	N/A	N/A		N/A		N/A		N/A	
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	0	-11,271	N/A	0	100.0	0	N/A	0	N/A
Accumulated Unrealized Gains (Losses) on Available for Sale Debt Securities ⁴	28,247,830	-32,459,619	-214.9	-328,514,068	-912.1	-249,012,629	24.2	-160,728,741	35.5
Other Comprehensive Income	-60,107,245	-41,270,687	31.3	-35,159,932	14.8	-34,964,577	0.6	-36,194,309	-3.5
Net Income	0	0	N/A	0	N/A	0	N/A	534,236	N/A
EQUITY TOTAL	1,729,934,546	1,852,992,368	7.1	1,688,346,583	-8.9	1,827,308,239	8.2	1,971,135,638	7.9
TOTAL LIABILITIES, SHARES, & EQUITY	18,274,061,712	20,414,638,041	11.7	21,371,518,994	4.7	21,443,453,472	0.3	22,540,981,266	5.1
TOTAL NET WORTH	1,763,983,145	1,930,294,501	9.4	2,054,940,466	6.5	2,125,651,249	3.4	2,187,777,611	2.9
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¹ Prior to 3/31/2022 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"									
² Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.									
³ Regular Reserves have been included in Undivided Earnings for periods prior to 3/31/22.									
								6. LiabShEquity	

		Income Statement*							
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU :	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						

			Loans						
Return to cover			For Charter : N/A						
01/09/2025			Count of CU : 84						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :		N/A						
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
LOANS AND LEASES									
Unsecured Credit Card Loans		429,556,036	413,194,242	-3.8	457,917,041	10.8	479,685,506	4.8	478,687,990 -0.2
Payday Alternative Loans (PAL I and PAL II loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0 N/A
Non-Federally Guaranteed Student Loans		45,279,478	41,810,846	-7.7	42,747,563	2.2	44,066,160	3.1	47,495,974 7.8
All Other Unsecured Loans/Lines of Credit		454,911,608	394,893,601	-13.2	417,842,620	5.8	473,684,429	13.4	478,195,524 1.0
New Vehicle Loans		1,387,880,571	1,422,418,508	2.5	2,029,055,356	42.6	1,975,847,717	-2.6	1,822,293,456 -7.8
Used Vehicle Loans		3,479,489,792	3,932,162,320	13.0	4,819,959,572	22.6	4,889,404,262	1.4	4,783,419,512 -2.2
Leases Receivable		427,659	525,188	22.8	648,693	23.5	484,682	-25.3	408,569 -15.7
All Other Secured Non-Real Estate Loans/Lines of Credit		470,317,506	514,933,241	9.5	573,005,500	11.3	591,423,117	3.2	554,720,463 -6.2
1- to 4-Family Residential Property Loans/Lines of Credit Secured by 1st Lien		3,341,513,925	3,440,566,347	3.0	3,944,930,419	14.7	4,241,127,975	7.5	4,469,871,825 5.4
1- to 4-Family Residential Property Loans/Lines of Credit Secured by Junior Lien		1,056,911,140	1,042,688,829	-1.3	1,362,592,441	30.7	1,633,967,337	19.9	1,847,105,693 13.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit		78,256,660	83,391,886	6.6	69,167,974	-17.1	38,958,323	-43.7	33,234,382 -14.7
Commercial Loans/Lines of Credit Real Estate Secured		570,845,943	660,476,163	15.7	773,107,121	17.1	752,280,837	-2.7	816,112,669 8.5
Commercial Loans/Lines of Credit Not Real Estate Secured		60,088,700	69,108,532	15.0	125,889,803	82.2	131,517,477	4.5	128,077,835 -2.6
TOTAL LOANS & LEASES		11,375,479,018	12,016,169,703	5.6	14,616,864,103	21.6	15,252,447,821	4.3	15,459,623,893 1.4
LOANS GRANTED									
Number of Loans Granted Year-to-Date		457,712	1,542,655	237.0	1,466,400	-4.9	878,569	-40.1	306,150 -65.2
Amount of Loans Granted Year-to-Date		7,214,210,536	7,582,263,337	5.1	7,737,331,908	2.0	5,808,535,253	-24.9	3,879,802,039 -33.2
Number of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0 N/A
Amount of PALs I and PALs II Granted Year-to-Date		0	0	N/A	0	N/A	0	N/A	0 N/A
MEMBER SERVICE AND PRODUCT OFFERINGS (Credit Programs):									
First Time Homebuyer Program		17	17	0.0	16	-5.9	16	0.0	14 -12.5
Credit Builder		25	12	-52.0	13	8.3	13	0.0	14 7.7
Payday Alternative Loans (PAL loans) (FCUs only)		0	0	N/A	0	N/A	0	N/A	0 N/A
GOVERNMENT GUARANTEED LOANS									
Non-Commercial Loans									
Small Business Administration (SBA) Outstanding Balance		99,957,412	32,344,594	-67.6	3,544,078	-89.0	1,564,220	-55.9	1,301,488 -16.8
SBA Guaranteed Portion		92,719,520	22,545,318	-75.7	3,306,283	-85.3	1,413,428	-57.3	1,130,819 -20.0
Paycheck Protection Program (PPP) Loans (included in SBA) Outstanding Balance		99,424,995	31,597,770	-68.2	1,512,660	-95.2	541,083	-64.2	326,774 -39.6
Other Government Guaranteed Outstanding Balance		12,356,129	12,909,215	4.5	11,721,236	-9.2	0	-100.0	0 N/A
Other Government Guaranteed Guaranteed Portion		12,064,663	12,657,221	4.9	11,628,775	-8.1	0	-100.0	0 N/A
Commercial Loans									
SBA Commercial Loans Outstanding Balance		4,237,625	3,208,011	-24.3	3,393,835	5.8	10,974,380	223.4	22,486,373 104.9
SBA Commercial Loans Guaranteed Portion		3,303,479	2,472,975	-25.1	2,671,401	8.0	10,161,097	280.4	21,472,619 111.3
Other Government Guaranteed Commercial Loans Outstanding Balance		0	1,512,063	N/A	2,542,520	68.1	13,440,596	428.6	15,297,481 13.8
Other Government Guaranteed Commercial Loans Guaranteed Portion		0	1,478,073	N/A	2,349,566	59.0	13,278,621	465.2	14,974,267 12.8
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								8. Loans	

Return to cover		Delinquent Loan Information								
01/09/2025		For Charter : N/A								
CU Name: N/A		Count of CU : 84								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	84,157,272	88,612,277	5.3	131,429,302	48.3	181,747,403	38.3	151,920,425	-16.4	
60 to 89 Days Delinquent ¹	N/A	N/A		33,574,045		44,617,658	32.9	50,448,257	13.1	
90 to 179 Days Delinquent ¹	45,224,957	42,729,157	-5.5	28,258,530	-33.9	43,054,241	52.4	47,947,459	11.4	
180 to 359 Days Delinquent	7,652,710	5,934,970	-22.4	12,525,522	111.0	28,104,739	124.4	19,048,623	-32.2	
> = 360 Days Delinquent	5,011,554	4,992,483	-0.4	3,010,720	-39.7	3,011,440	0.0	4,481,170	48.8	
Total Delinquent Loans - All Types (> = 60 Days)	57,889,221	53,656,610	-7.3	77,368,817	44.2	118,788,078	53.5	121,925,509	2.6	
% Delinquent Loans / Total Loans	0.51	0.45	-12.3	0.53	18.5	0.78	47.1	0.79	1.3	
Amount of Loans in Non-Accrual Status	31,816,809	30,275,991	-4.8	37,850,385	25.0	72,851,684	92.5	61,109,053	-16.1	
COMMERCIAL LOAN DELINQUENCY RATIOS ¹										
% Comm Lns > = 30 Days Delinquent	0.99	1.23	23.6	0.60	-51.4	4.03	575.2	1.74	-56.9	
% Comm Lns > = 60 Days Delinquent	0.15	0.68	357.8	0.31	-55.2	2.05	571.7	0.70	-65.9	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	3,293,500	3,297,298	0.1	4,592,461	39.3	8,962,044	95.1	5,348,514	-40.3	
60 to 89 Days Delinquent ¹	N/A	N/A		2,067,076		2,879,383	39.3	2,551,050	-11.4	
90 to 179 Days Delinquent ¹	3,334,923	2,791,513	-16.3	2,224,364	-20.3	4,029,478	81.2	3,412,882	-15.3	
180 to 359 Days Delinquent	151,295	39,554	-73.9	88,232	123.1	167,618	90.0	1,169,201	597.5	
> = 360 Days Delinquent	91,674	58,533	-36.2	23,693	-59.5	10,438	-55.9	12,561	20.3	
Total Delinquent Credit Card Lns (> = 60 Days)	3,577,892	2,889,600	-19.2	4,403,365	52.4	7,086,917	60.9	7,145,694	0.8	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	0.83	0.70	-16.0	0.96	37.5	1.48	53.6	1.49	1.0	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0	N/A	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	320,685	498,091	55.3	371,476	-25.4	792,450	113.3	614,930	-22.4	
60 to 89 Days Delinquent ¹	N/A	N/A		69,693		96,854	39.0	113,991	17.7	
90 to 179 Days Delinquent ¹	404,847	50,543	-87.5	81,220	60.7	103,394	27.3	48,513	-53.1	
180 to 359 Days Delinquent	0	1,434	N/A	2,490	73.6	0	-100.0	63,418	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	404,847	51,977	-87.2	153,403	195.1	200,248	30.5	225,922	12.8	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.89	0.12	-86.1	0.36	188.7	0.45	26.6	0.48	4.7	
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¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
								9. Delinquent Loans		

	Delinquent Loan Information (continued)							
Return to cover								
01/09/2025								
CU Name: N/A								
Peer Group: N/A								
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
DELINQUENT LOANS BY CATEGORY (continued)								
All Other Unsecured Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A		4,650,301		5,657,872	21.7	5,070,777 -10.4
60 to 89 Days Delinquent ¹	N/A	N/A		1,906,206		2,721,499	42.8	2,789,768 2.5
90 to 179 Days Delinquent ¹	N/A	N/A		2,241,898		3,294,392	46.9	3,418,560 3.8
180 to 359 Days Delinquent	N/A	N/A		264,980		373,512	41.0	428,314 14.7
> = 360 Days Delinquent	N/A	N/A		41,983		67,044	59.7	61,105 -8.9
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days	N/A	N/A		4,455,067		6,456,447	44.9	6,697,747 3.7
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %	N/A	N/A		1.07		1.36	27.8	1.40 2.8
New Vehicle Loans								
30 to 59 Days Delinquent	10,768,591	9,790,168	-9.1	15,557,252	58.9	19,574,345	25.8	18,702,557 -4.5
60 to 89 Days Delinquent ¹	N/A	N/A		3,885,618		3,373,624	-13.2	4,491,151 33.1
90 to 179 Days Delinquent ¹	5,367,942	4,370,772	-18.6	2,800,233	-35.9	3,302,430	17.9	5,062,908 53.3
180 to 359 Days Delinquent	612,624	625,186	2.1	618,351	-1.1	1,292,398	109.0	1,452,748 12.4
> = 360 Days Delinquent	162,067	217,598	34.3	196,138	-9.9	147,536	-24.8	275,869 87.0
Total Del New Vehicle Lns (> = 60 Days)	6,142,633	5,213,556	-15.1	7,500,340	43.9	8,115,988	8.2	11,282,676 39.0
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%	0.44	0.37	-17.2	0.37	0.9	0.41	11.1	0.62 50.7
Used Vehicle Loans								
30 to 59 Days Delinquent	34,582,296	35,273,953	2.0	64,926,691	84.1	78,719,768	21.2	68,625,430 -12.8
60 to 89 Days Delinquent ¹	N/A	N/A		17,001,930		20,518,088	20.7	19,785,044 -3.6
90 to 179 Days Delinquent ¹	17,601,113	15,777,789	-10.4	14,544,694	-7.8	20,344,452	39.9	19,612,481 -3.6
180 to 359 Days Delinquent	2,828,918	2,072,999	-26.7	5,871,503	183.2	8,785,270	49.6	10,113,468 15.1
> = 360 Days Delinquent	561,285	206,197	-63.3	306,250	48.5	1,044,730	241.1	1,138,734 9.0
Total Del Used Vehicle Lns (> = 60 Days)	20,991,316	18,056,985	-14.0	37,724,377	108.9	50,692,540	34.4	50,649,727 -0.1
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %	0.60	0.46	-23.9	0.78	70.4	1.04	32.5	1.06 2.1
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %	0.56	0.43	-22.0	0.66	51.9	0.86	29.7	0.94 9.4
Leases Receivable								
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0 N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0 N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0 N/A
Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0 N/A
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
All Other Secured Non-Real Estate Loans/Lines of Credit								
30 to 59 Days Delinquent	N/A	N/A		3,895,413		7,839,951	101.3	5,898,045 -24.8
60 to 89 Days Delinquent ¹	N/A	N/A		1,500,737		1,756,905	17.1	1,943,684 10.6
90 to 179 Days Delinquent ¹	N/A	N/A		1,516,597		2,015,506	32.9	2,418,497 20.0
180 to 359 Days Delinquent	N/A	N/A		985,935		1,041,105	5.6	1,090,085 4.7
> = 360 Days Delinquent	N/A	N/A		117,725		220,768	87.5	154,788 -29.9
Total Del All Other Secured Loans (> = 60 Days)	N/A	N/A		4,120,994		5,034,284	22.2	5,607,054 11.4
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%	N/A	N/A		0.72		0.85	18.4	1.01 18.7
Outstanding balances of loans affected by bankruptcy claims	27,104,262	18,359,436	-32.3	63,645,550	246.7	73,487,689	15.5	91,945,861 25.1
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty	50,764,058	37,124,070	-26.9	37,550,099	1.1	33,814,677	-9.9	42,085,554 24.5
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms	N/A	N/A		N/A		N/A		142
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.						10. Delinquent Loans (con't)		

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU :	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A		27,360,982		32,517,273	18.8	25,279,521	-22.3
60 to 89 Days Delinquent ¹	N/A	N/A		5,271,307		7,910,978	50.1	12,218,822	54.5
90 to 179 Days Delinquent ¹	N/A	N/A		3,709,785		6,629,441	78.7	8,255,834	24.5
180 to 359 Days Delinquent	N/A	N/A		2,049,772		2,815,029	37.3	2,525,698	-10.3
> = 360 Days Delinquent	N/A	N/A		1,191,941		583,514	-51.0	956,989	64.0
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	N/A	N/A		12,222,805		17,938,962	46.8	23,957,343	33.5
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	N/A	N/A		0.31		0.42	36.5	0.54	26.7
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	N/A	N/A		6,823,921		10,129,186	48.4	12,534,995	23.8
60 to 89 Days Delinquent ¹	N/A	N/A		1,487,527		1,876,918	26.2	4,347,602	131.6
90 to 179 Days Delinquent ¹	N/A	N/A		737,832		2,011,811	172.7	3,117,757	55.0
180 to 359 Days Delinquent	N/A	N/A		618,829		749,393	21.1	1,555,748	107.6
> = 360 Days Delinquent	N/A	N/A		714,731		450,536	-37.0	673,857	49.6
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	N/A	N/A		3,558,919		5,088,658	43.0	9,694,964	90.5
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	N/A	N/A		0.26		0.31	19.2	0.52	68.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	N/A	N/A		624,142		24,804	-96.0	35,047	41.3
60 to 89 Days Delinquent ¹	N/A	N/A		111,575		55,649	-50.1	0	-100.0
90 to 179 Days Delinquent ¹	N/A	N/A		228,118		0	-100.0	0	N/A
180 to 359 Days Delinquent	N/A	N/A		136,049		0	-100.0	56,183	N/A
> = 360 Days Delinquent	N/A	N/A		10,194		0	-100.0	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	N/A	N/A		485,936		55,649	-88.5	56,183	1.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	N/A	N/A		0.70		0.14	-79.7	0.17	18.3
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	N/A	N/A		16,267,660.00		23,083,269.00	41.9	33,708,490.00	46.0
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	N/A	N/A		0.30		0.39	29.0	0.53	36.0
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								11. Delinquent RE Loans	

¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.

[illegible]

Return to cover	Delinquent Commercial Loans							
01/09/2025		For Charter :	N/A					
CU Name: N/A		Count of CU :	84					
Peer Group: N/A		Asset Range :	N/A					
	Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)								
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)								
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %	N/A	N/A		0.04		0.20	449.9	0.26 30.7
Loans to finance agricultural production and other loans to farmers								
30 to 59 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		0		0	N/A	0 N/A
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0 N/A
180 to 359 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days	N/A	N/A		0		0	N/A	0 N/A
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %	N/A	N/A		0.00		0.00	N/A	0.00 N/A
Commercial and Industrial Loans								
30 to 59 Days Delinquent	N/A	N/A		1,300,356		8,888,559	583.5	1,775,933 -80.0
60 to 89 Days Delinquent ¹	N/A	N/A		162,062		746,814	360.8	1,155,875 54.8
90 to 179 Days Delinquent ¹	N/A	N/A		44,726		1,018,140	2,176.4	185,088 -81.8
180 to 359 Days Delinquent	N/A	N/A		80,502		3,152,344	3,815.9	146,976 -95.3
> = 360 Days Delinquent	N/A	N/A		12,313		0	-100.0	51,748 N/A
Total Commercial and Industrial Loans delinquent > = 60 Days	N/A	N/A		299,603		4,917,298	1,541.3	1,539,687 -68.7
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %	N/A	N/A		0.25		3.86	1,443.1	1.24 -67.8
Unsecured Commercial Loans								
30 to 59 Days Delinquent	N/A	N/A		336,420		0	-100.0	0 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		72,305		0	-100.0	0 N/A
90 to 179 Days Delinquent ¹	N/A	N/A		89,516		0	-100.0	39,282 N/A
180 to 359 Days Delinquent	N/A	N/A		481,407		0	-100.0	0 N/A
> = 360 Days Delinquent	N/A	N/A		0		486,874	N/A	0 -100.0
Total Unsecured Commercial Loans delinquent > = 60 Days	N/A	N/A		643,228		486,874	-24.3	39,282 -91.9
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %	N/A	N/A		93.83		14.95	-84.1	1.21 -91.9
Unsecured Revolving Lines of Credit for Commercial Purposes								
30 to 59 Days Delinquent	N/A	N/A		8,788		0	-100.0	4,318 N/A
60 to 89 Days Delinquent ¹	N/A	N/A		38,009		20,000	-47.4	3,000 -85.0
90 to 179 Days Delinquent ¹	N/A	N/A		0		0	N/A	0 N/A
180 to 359 Days Delinquent	N/A	N/A		4,357		0	-100.0	0 N/A
> = 360 Days Delinquent	N/A	N/A		0		0	N/A	0 N/A
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days	N/A	N/A		42,366		20,000	-52.8	3,000 -85.0
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %	N/A	N/A		1.42		3.58	151.4	0.62 -82.7
Total Commercial Loans to Members and Non-Members delinquent >= 60 days	N/A	N/A		2,743,611		18,118,385	560.4	6,608,199 -63.5
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %	N/A	N/A		0.31		2.05	571.7	0.70 -65.9
* Amounts are year-to-date and the related % change ratios are annualized.								
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								
								13. Del Comm Loans (con't)

			Loan Losses								
Return to cover			For Charter :	N/A							
01/09/2025			Count of CU :	84							
CU Name: N/A			Asset Range :	N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
			Count of CU in Peer Group :		N/A						
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)											
Total Loans Charged Off Year-to-Date*			58,226,703	45,087,971	-22.6	51,018,106	13.2	89,603,329	75.6	86,933,892	29.4
Total Loans Recovered Year-to-Date*			14,543,545	16,201,596	11.4	16,775,027	3.5	21,844,108	30.2	21,034,244	28.4
NET CHARGE OFFS (\$\$)*			43,683,158	28,886,375	-33.9	34,243,079	18.5	67,759,221	97.9	65,899,648	29.7
Net Charge-Offs / Average Loans %**			0.40	0.25	-38.1	0.26	4.1	0.45	76.4	0.57	26.1
Total Delinquent Loans & Year-to-Date Net Charge-Offs			101,572,379	82,542,985	-18.7	111,611,896	35.2	186,547,299	67.1	187,825,157	0.7
Combined Delinquency and Net Charge Off Ratio			0.91	0.69	-23.6	0.79	13.4	1.23	56.7	1.36	10.4
LOAN LOSS SUMMARY BY LOAN TYPE											
Unsecured Credit Card Lns Charged Off*			11,877,492	9,624,588	-19.0	10,796,214	12.2	14,929,663	38.3	15,336,526	37.0
Unsecured Credit Card Lns Recovered*			2,383,215	2,835,208	19.0	2,932,810	3.4	2,490,046	-15.1	2,118,985	13.5
Unsecured Credit Card Net Charge Offs*			9,494,277	6,789,380	-28.5	7,863,404	15.8	12,439,617	58.2	13,217,541	41.7
Unsecured Credit Card Net Charge Offs / Avg Credit Card Loans**			2.10	1.61	-23.4	1.81	12.0	2.65	47.0	3.68	38.6
PALs I and PALs II Charged Off (FCU Only)*			0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Recovered (FCU Only)*			0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs (FCU Only)*			0	0	N/A	0	N/A	0	N/A	0	N/A
PALs I and PALs II Net Charge Offs / Avg PALs I and PALs II Loans** (FCU Only)			0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Non-Federally Guaranteed Student Loans Charged Off*			375,349	211,444	-43.7	106,409	-49.7	140,393	31.9	138,135	31.2
Non-Federally Guaranteed Student Loans Recovered*			47,181	22,932	-51.4	38,156	66.4	32,640	-14.5	31,232	27.6
Non-Federally Guaranteed Student Loans Net Charge Offs*			328,168	188,512	-42.6	68,253	-63.8	107,753	57.9	106,903	32.3
Non-Federally Guaranteed Student Loan Net Charge Offs / Avg Non-Federally Guaranteed Student Loans**			0.70	0.43	-38.5	0.16	-62.7	0.25	53.8	0.31	25.4
All Other Unsecured Loans/Lines of Credit Charged Off*			N/A	N/A		15,093,982		20,963,193	38.9	19,160,809	21.9
All Other Unsecured Loans/Lines of Credit Recovered*			N/A	N/A		4,368,989		4,694,682	7.5	3,656,840	3.9
All Other Unsecured Loans/Lines of Credit Net Charge Offs*			N/A	N/A		10,724,993		16,268,511	51.7	15,503,969	27.1
All Other Unsecured Loans/Lines of Credit Net Charge Offs / Avg All Other Unsecured Loans/Lines of Credit**			N/A	N/A		2.64		3.65	38.3	4.34	19.0
New Vehicle Loans Charged Off*			6,371,873	4,059,937	-36.3	3,762,251	-7.3	7,388,043	96.4	6,570,040	18.6
New Vehicle Loans Recovered*			1,385,947	1,223,734	-11.7	1,761,751	44.0	2,525,849	43.4	2,398,813	26.6
New Vehicle Loans Net Charge Offs*			4,985,926	2,836,203	-43.1	2,000,500	-29.5	4,862,194	143.0	4,171,227	14.4
New Vehicle Loans Net Charge Offs / Avg New Vehicle Loans**			0.35	0.20	-43.0	0.12	-42.6	0.24	109.5	0.29	20.6
Used Vehicle Loans Charged Off*			20,980,950	14,039,702	-33.1	19,259,158	37.2	43,103,183	123.8	40,578,224	25.5
Used Vehicle Loans Recovered*			5,533,158	5,580,408	0.9	6,473,466	16.0	10,910,103	68.5	11,784,211	44.0
Used Vehicle Loans Net Charge Offs*			15,447,792	8,459,294	-45.2	12,785,692	51.1	32,193,080	151.8	28,794,013	19.3
Used Vehicle Loans Net Charge Offs / Avg Used Vehicle Loans**			0.46	0.23	-49.8	0.29	28.0	0.66	127.0	0.79	19.7
Total Vehicle Loans Net Charge Offs / Avg Total Vehicle Loans**			0.43	0.22	-48.1	0.24	9.6	0.54	123.0	0.65	20.8
Leases Receivable Charged Off*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Recovered*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs*			0	0	N/A	0	N/A	0	N/A	0	N/A
Leases Receivable Net Charge Offs / Avg Leases Receivable**			0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
All Other Secured Non-Real Estate Loans/Lines of Credit Charged Off*			N/A	N/A		1,424,410		2,603,526	82.8	3,768,896	93.0
All Other Secured Non-Real Estate Loans/Lines of Credit Recovered*			N/A	N/A		668,579		563,733	-15.7	877,682	107.6
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs*			N/A	N/A		755,831		2,039,793	169.9	2,891,214	89.0
All Other Secured Non-Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other Secured Non-Real Estate Loans/Lines of Credit**			N/A	N/A		0.14		0.35	152.1	0.67	92.0
FORECLOSED AND REPOSSESSED ASSETS											
Commercial			N/A	N/A		682,560		664,320	-2.7	710,458	6.9
Real Estate - Non-Commercial			N/A	N/A		1,820,233		1,273,279	-30.0	1,339,442	5.2
Vehicle - Non-Commercial			N/A	N/A		2,917,828		5,141,476	76.2	4,803,309	-6.6
Other - Non-Commercial			N/A	N/A		92,818		948,482	921.9	58,070	-93.9
Total Foreclosed and Repossessed Assets			12,551,638	4,058,135	-67.7	5,513,439	35.9	8,027,557	45.6	6,911,279	-13.9
*Amounts are year-to-date while the related percent change ratios are annualized.											
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)											
										14. Loan Losses	

		Indirect, Purchased or Sold							
Return to cover		For Charter : N/A							
01/09/2025		Count of CU : 84							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans		N/A	N/A		3,933,164,174		4,277,469,201	8.8	4,195,773,568 -1.9
First Lien and Junior Lien Residential Indirect Loans		N/A	N/A		87,840,242		111,749,879	27.2	114,455,968 2.4
Commercial Indirect Loans		N/A	N/A		27,838,279		8,386,577	-69.9	3,687,541 -56.0
All Other Indirect Loans		N/A	N/A		188,219,988		214,064,605	13.7	204,714,404 -4.4
Total Outstanding Indirect Loans		2,633,574,100	2,842,084,821	7.9	4,237,062,683	49.1	4,611,670,262	8.8	4,518,631,481 -2.0
Indirect Loans Outstanding / Total Loans %		23.15	23.65	2.2	28.99	22.6	30.24	4.3	29.23 -3.3
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)		19,125,928	16,943,484	-11.4	35,959,909	112.2	45,946,743	27.8	50,104,245 9.0
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		0.73	0.60	-17.9	0.85	42.4	1.00	17.4	1.11 11.3
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*		18,670,660	12,376,940	-33.7	16,312,900	31.8	38,944,128	138.7	36,684,251 25.6
Indirect Loans Recovered*		4,274,716	4,501,775	5.3	5,647,201	25.4	9,808,003	73.7	11,210,406 52.4
Indirect Loans Net Charge Offs*		14,395,944	7,875,165	-45.3	10,665,699	35.4	29,136,125	173.2	25,473,845 16.6
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.56	0.29	-48.3	0.30	4.8	0.66	118.5	0.74 13.0
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*		8,341,675	23,835,683	185.7	40,467,994	69.8	35,703,743	-11.8	1,014,728 -96.2
Loans Purchased from Other Sources*		12,496,701	37,633,629	201.1	62,914,670	67.2	21,269,847	-66.2	13,193,265 -17.3
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.29	0.81	180.7	1.34	64.8	0.98	-26.6	0.37 -62.7
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23		N/A	N/A		0		6,431	N/A	0 -100.0
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%		N/A	N/A		0.00		0.00	N/A	0.00 -100.0
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*		N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*		N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**		N/A	N/A		N/A		0.00		0.00 N/A
LOANS SOLD Year-to-date									
Loans Sold		0	27,213,731	N/A	101,893,480	274.4	706,870,407	593.7	681,538,625 -3.6
First mortgage loans sold on the secondary market		2,149,578,745	1,938,111,817	-9.8	1,006,068,035	-48.1	684,202,685	-32.0	627,451,819 -8.3
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	66,866,986 -15.2
Real Estate Loans Sold with Servicing Retained		N/A	N/A		277,595,572		538,205,652	93.9	530,181,035 -1.5
All Other Loans Sold with Servicing Retained		N/A	N/A		0		0	N/A	696,800 N/A
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED		4,555,414,053	4,752,192,282	4.3	4,970,023,993	4.6	4,875,259,299	-1.9	5,040,040,755 3.4
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
							15. Indirect, Purchased or Sold		

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1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover			For Charter : N/A						
01/09/2025			Count of CU : 84						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	N/A	N/A		1,860,071,724		1,878,789,218	1.0	1,927,116,845	2.2
Fixed Rate 15 years or less	N/A	N/A		928,177,146		824,952,508	-11.1	763,269,680	-7.5
Balloon/Hybrid > 5 years	N/A	N/A		385,714,040		418,592,527	8.5	516,711,422	23.4
Balloon/Hybrid 5 years or less	N/A	N/A		344,440,239		675,730,261	96.0	837,328,919	23.9
Adjustable Rate	N/A	N/A		426,227,269		443,063,454	4.0	425,444,954	-4.0
Total Secured by 1st Lien	N/A	N/A		3,944,930,418		4,241,127,968	7.5	4,469,871,820	5.4
Secured by Junior Lien									
Closed-End Fixed Rate	N/A	N/A		189,043,964		262,179,758	38.7	291,487,485	11.2
Closed-End Adjustable Rate	N/A	N/A		14,895,313		37,583,728	152.3	28,685,610	-23.7
Open-End Fixed Rate	N/A	N/A		16,595,476		8,187,941	-50.7	9,723,914	18.8
Open-End Adjustable Rate	N/A	N/A		1,142,057,687		1,326,015,912	16.1	1,517,208,682	14.4
Total Secured by Junior Lien	N/A	N/A		1,362,592,440		1,633,967,339	19.9	1,847,105,691	13.0
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	N/A	N/A		26,185,642		9,842,714	-62.4	8,582,566	-12.8
Closed-End Adjustable Rate	N/A	N/A		28,377,059		15,959,611	-43.8	16,002,448	0.3
Open-End Fixed Rate	N/A	N/A		864,738		1,608,645	86.0	826,969	-48.6
Open-End Adjustable Rate	N/A	N/A		13,740,537		11,547,353	-16.0	7,822,399	-32.3
Total All Other (Non-Commercial) Real Estate	N/A	N/A		69,167,976		38,958,323	-43.7	33,234,382	-14.7
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	N/A	N/A		5,376,690,834		5,914,053,630	10.0	6,350,211,893	7.4
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	N/A	N/A		984,206,960		674,709,968	-31.4	623,136,540	23.1
Fixed Rate 15 Years or less*	N/A	N/A		228,045,229		107,311,844	-52.9	50,037,014	-37.8
Balloon/Hybrid > 5 Years*	N/A	N/A		237,165,749		99,911,111	-57.9	122,680,301	63.7
Balloon/Hybrid 5 Years or less*	N/A	N/A		225,161,714		386,801,064	71.8	288,214,415	-0.7
Adjustable Rate*	N/A	N/A		165,525,825		121,615,607	-26.5	72,761,488	-20.2
Total Secured by 1st Lien Granted YTD*	N/A	N/A		1,840,105,477		1,390,349,594	-24.4	1,156,829,758	10.9
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		135,787,346		103,022,968	-24.1	69,829,872	-9.6
Closed-End Adjustable Rate*	N/A	N/A		1,911,251		10,754,893	462.7	6,936,418	-14.0
Open-End Fixed Rate*	N/A	N/A		5,779,655		2,647,198	-54.2	2,188,398	10.2
Open-End Adjustable Rate*	N/A	N/A		595,599,922		523,199,299	-12.2	327,722,714	-16.5
Total Secured by Junior Lien Granted YTD*	N/A	N/A		739,078,174		639,624,358	-13.5	406,677,402	-15.2
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	N/A	N/A		20,612,047		4,064,289	-80.3	1,893,677	-37.9
Closed-End Adjustable Rate*	N/A	N/A		12,315,075		2,913,219	-76.3	597,049	-72.7
Open-End Fixed Rate*	N/A	N/A		1,828,567		1,201,060	-34.3	562,500	-37.6
Open-End Adjustable Rate*	N/A	N/A		14,227,827		1,231,904	-91.3	882,925	-4.4
Total All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		48,983,516		9,410,472	-80.8	3,936,151	-44.2
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	N/A	N/A		2,628,167,167		2,039,384,424	-22.4	1,567,443,311	2.5</

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU :	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
		Count of CU in Peer Group :	N/A						
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		54,330		184,271	239.2	58,296	-57.8
First Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		22,713		62,554	175.4	45,236	-3.6
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		31,617		121,717	285.0	13,060	-85.7
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		0.00		0.00	247.3	0.00	-86.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	N/A	N/A		169,384		239,988	41.7	192,670	7.0
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	N/A	N/A		405,948		161,037	-60.3	93,195	-22.8
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	N/A	N/A		-236,564		78,951	133.4	99,475	68.0
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	N/A	N/A		-0.02		0.01	126.8	0.01	44.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	N/A	N/A		40,382		3,425	-91.5	0	-100.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	N/A	N/A		20,707		1,025	-95.0	1,197	55.7
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	N/A	N/A		19,675		2,400	-87.8	-1,197	-166.5
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	N/A	N/A		0.03		0.00	-82.8	0.00	-199.6
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	N/A	N/A		N/A		0.00		0.00	-32.7
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

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		Commercial Loan Losses							
Return to cover		For Charter :	N/A						
01/09/2025		Count of CU :	84						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group :		N/A					
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
COMMERCIAL LOAN CHARGE-OFFS:									
Commercial Construction and Development Loans YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		N/A	N/A		48,458		0	-100.0	558,625 N/A
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		N/A	N/A		146,639		0	-100.0	3,323 N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		N/A	N/A		0		0	N/A	0 N/A
Commercial and Industrial Loans YTD Charge Offs*		N/A	N/A		2,355		34,409	1,361.1	546,638 2018.2
Unsecured Commercial Loans YTD Charge Offs*		N/A	N/A		15,305		0	-100.0	0 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		N/A	N/A		98,829		13,235	-86.6	21,710 118.7
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		511,016	19,811	-96.123	195,097	884.79	0	-100.0	561,948 N/A
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		121,040	169,724	40.221	116,489	-31.366	47,644	-59.1	568,348 1490.5
Total Commercial Loan YTD Charge Offs*		632,056	189,535	-70.013	311,586	64.395	47,644	-84.7	1,130,296 3063.2
COMMERCIAL LOAN RECOVERIES:									
Commercial Construction and Development Loans YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Farmland YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		N/A	N/A		0		5,485	N/A	2,900 -29.5
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		N/A	N/A		19,500		200	-99.0	0 -100.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		N/A	N/A		0		0	N/A	0 N/A
Commercial and Industrial Loans YTD Recoveries*		N/A	N/A		2,888		396,704	#####	17,449 -94.1
Unsecured Commercial Loans YTD Recoveries*		N/A	N/A		51,717		0	-100.0	6,462 N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		N/A	N/A		7,803		50	-99.4	42 12.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		2,950	0	-100	19,500	N/A	5,685	-70.8	2,900 -32.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		13,528	26,016	92.312	62,408	139.88	396,754	535.7	23,953 -92.0
Total Commercial Loan YTD Recoveries*		16,478	26,016	57.883	81,908	214.84	402,439	391.3	26,853 -91.1
*Amounts are year-to-date while the related percent change ratios are annualized.							21. Commercial Loan Losses		

			Investments							
Return to cover			For Charter :	N/A						
01/09/2025			Count of CU :	84.0						
CU Name: N/A			Asset Range :	N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
			Count of CU in Peer Group :		N/A					
			Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024 % Chg
INVESTMENT SECURITIES										
EQUITY SECURITIES										
Common Stock		N/A	N/A			3,038,803		3,751,615	23.5	4,192,866 11.8
Registered Investment Companies		N/A	N/A			167,765,241		132,194,864	-21.2	148,863,489 12.6
Other Equities		N/A	N/A			33,171,783		30,046,429	-9.4	34,519,694 14.9
TOTAL EQUITY SECURITIES		29,126,327	115,070,502	295.1		203,975,827	77.3	165,992,908	-18.6	187,576,049 13.0
TRADING DEBT SECURITIES										
US Government Obligations		N/A	N/A			0		0	N/A	0 N/A
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			0		0	N/A	0 N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			0		0	N/A	0 N/A
Federal Agency Securities - Non-Guaranteed		N/A	N/A			0		0	N/A	0 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			0		0	N/A	0 N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			0		0	N/A	0 N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			0		0	N/A	0 N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			0		0	N/A	0 N/A
All Other Trading Debt Securities		N/A	N/A			0		0	N/A	83,387 N/A
TOTAL TRADING DEBT SECURITIES		N/A	N/A			0		0	N/A	83,387 N/A
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST										
US Government Obligations		N/A	N/A			172,657,967		134,911,819	-21.9	104,621,896 -22.5
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			1,379,175,551		1,058,143,771	-23.3	921,503,406 -12.9
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			1,910,914,594		1,640,817,323	-14.1	1,597,122,051 -2.7
Federal Agency Securities - Non-Guaranteed		N/A	N/A			0		0	N/A	16,800 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			131,681		102,844	-21.9	677,087 558.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			0		0	N/A	0 N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			32,496,894		31,684,750	-2.5	26,984,931 -14.8
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			65,587,489		48,847,697	-25.5	43,133,036 -11.7
All Other Available-for-Sale Debt Securities at Amortized Cost		N/A	N/A			17,531,884		26,762,155	52.6	23,833,374 -10.9
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST		N/A	N/A			3,578,496,060		2,941,270,359	-17.8	2,717,892,581 -7.6
AFS DEBT SECURITIES AT FAIR VALUE										
US Government Obligations		N/A	N/A			168,022,067		133,548,412	-20.5	103,488,502 -22.5
Federal Agency Securities - Guaranteed - Debt Instruments		N/A	N/A			1,279,305,250		997,333,134	-22.0	889,976,667 -10.8
Federal Agency Securities - Guaranteed - Non-Debt Instruments		N/A	N/A			1,708,884,612		1,471,534,415	-13.9	1,478,006,181 0.4
Federal Agency Securities - Non-Guaranteed		N/A	N/A			0		0	N/A	8,057 N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches		N/A	N/A			1,000,162		794,472	-20.6	676,541 -14.8
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches		N/A	N/A			0		0	N/A	0 N/A
Securities Issued by States and Political Subdivisions in the U.S.		N/A	N/A			27,803,627		27,855,742	0.2	24,802,020 -11.0
Debt Securities Issued by Depositories, Banks, and Credit Unions		N/A	N/A			61,761,159		47,084,020	-23.8	42,636,549 -9.4
All Other Available-for-Sale Debt Securities at Fair Value		N/A	N/A			15,622,622		24,939,180	59.6	23,120,019 -7.3
TOTAL AFS DEBT SECURITIES AT FAIR VALUE		N/A	N/A			3,262,399,499		2,703,089,375	-17.1	2,562,714,536 -5.2
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Return to cover		Investments							
01/09/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 84							
Peer Group: N/A		Asset Range : N/A							
		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	N/A	N/A		8,506,189		3,786,453	-55.5	500,000	-86.8
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		99,573,527		86,720,466	-12.9	72,809,250	-16.0
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		254,715,426		239,633,577	-5.9	229,987,431	-4.0
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,579,332		7,878,577	-32.0	8,855,741	12.4
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		1,048,187		1,039,041	-0.9	1,032,182	-0.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		20,769,622		1,988,000	-90.4	996,000	-49.9
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		4,996,891		3,423,266	-31.5	945,490	-72.4
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	N/A	N/A		401,189,174		344,469,380	-14.1	315,126,094	-8.5
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	N/A	N/A		8,395,234		3,735,820	-55.5	476,412	-87.2
Federal Agency Securities - Guaranteed - Debt Instruments	N/A	N/A		89,694,487		80,383,118	-10.4	68,886,104	-14.3
Federal Agency Securities - Guaranteed - Non-Debt Instruments	N/A	N/A		216,667,984		205,688,445	-5.1	203,007,371	-1.3
Federal Agency Securities - Non-Guaranteed	N/A	N/A		11,228,250		7,576,656	-32.5	8,841,782	16.7
Non-Federal Agency Asset-Backed Securities - Senior Tranches	N/A	N/A		0		0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	N/A	N/A		0		0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	N/A	N/A		810,903		841,610	3.8	881,244	4.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	N/A	N/A		19,659,167		1,926,366	-90.2	994,872	-48.4
All Other HTM Debt Securities at Amortized Cost	N/A	N/A		5,000,000		3,500,000	-30.0	1,000,000	-71.4
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	N/A	N/A		351,456,025		303,652,015	-13.6	284,087,785	-6.4
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	2,717,683,244	3,489,352,393	28.4	3,867,560,000	10.8	3,213,551,663	-16.9	3,065,500,066	-4.6
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	N/A	N/A		N/A		34,519		0	-100.0
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,684,996	1,877,296	11.4	1,334,396	-28.9	1,182,396	-11.4	600,796	-49.2
Perpetual Contributed Capital	15,419,984	16,651,937	8.0	16,656,258	0.0	17,100,505	2.7	17,773,238	3.9
All other investments	116,726,946	125,951,310	7.9	108,925,259	-13.5	108,271,493	-0.6	103,332,687	-4.6
TOTAL OTHER INVESTMENTS	133,831,926	144,480,543	8.0	126,915,913	-12.2	126,554,394	-0.3	121,706,721	-3.8
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	N/A	N/A		559,906,706		450,695,471	-19.5	446,757,242	-0.9
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).								23. Investments (con't)	
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

[illegible]

		Other Investment Information							
Return to cover		For Charter : N/A							
01/09/2025		Count of CU : 84							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	0	1,394,577	N/A	0	-100.0	3,703,000	N/A	0	-100.0
Outstanding balance of brokered certificates of deposit and share certificates	266,788,142	239,280,996	-10.3	280,682,618	17.3	209,068,085	-25.5	196,522,639	-6.0
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	N/A	N/A		0		-618,178	N/A	0	100.0
Realized Gain (Losses) on AFS Debt Securities	N/A	N/A		-780,623		-6,848,132	-777.3	-5,983,064	12.6
Realized Gain (Losses) on all other investments	N/A	N/A		742,713		-159,713	-121.5	10,270,732	6,530.7
Total Gain (Loss) on Investments	N/A	N/A		-37,910		-7,626,023	#####	4,287,668	156.2
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	30	N/A	0	-100.0	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	30	N/A	0	-100.0	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	0	0	N/A	0	N/A	N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	82,802,327	20,461,337	-75.3	124,710,655	509.5	156,866,171	25.8	172,325,759	9.9
Recorded Value of Other Investments	6,027,103	4,486,182	-25.6	8,493,975	89.3	7,975,778	-6.1	8,179,673	2.6
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		823,152		322,400	-60.8	241,800	-25.0
Cash Surrender Value	N/A	N/A		9,604,128		15,192,366	58.2	12,480,795	-17.8
Recorded Value	22,448,168	27,447,920	22.3	30,631,615	11.6	26,339,577	-14.0	29,726,500	12.9
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	N/A	N/A		0		0	N/A	0	N/A
Cash Surrender Value	N/A	N/A		51,809		0	-100.0	0	N/A
Recorded Value	3,002,612	3,167,840	5.5	3,334,466	5.3	3,237,213	-2.9	0	-100.0
Other Insurance	108,449,268	110,806,424	2.2	112,967,735	2.0	97,774,131	-13.4	107,883,947	10.3
Other Non-insurance	34,794,931	40,231,075	15.6	29,264,594	-27.3	42,434,239	45.0	39,725,137	-6.4
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	257,524,409	206,600,778	-19.8	309,403,040	49.8	334,627,109	8.2	357,841,016	6.9
Charitable Donation Accounts	0	0	N/A	487,985	N/A	502,201	2.9	510,651	1.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	21	22	4.8	24	9.1	23	-4.2	21	-8.7
Approved Mortgage Seller	21	22	4.8	22	0.0	21	-4.5	20	-4.8
Borrowing Repurchase Agreements	1	0	-100.0	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	4	3	-25.0	5	66.7	6	20.0	6	0.0
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	2	0	-100.0	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	36	34	-5.6	36	5.9	31	-13.9	31	0.0
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
Return to cover		For Charter : N/A							
01/09/2025		Count of CU : 84							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	70,550,038	86,547,683	22.7	105,095,479	21.4	132,217,935	25.8	128,896,348	-2.5
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	712,287,165	823,862,814	15.7	987,510,867	19.9	1,043,865,336	5.7	1,099,955,641	5.4
Credit Card Line	1,235,977,636	1,252,523,042	1.3	1,367,429,181	9.2	1,398,841,547	2.3	1,421,062,922	1.6
Unsecured Share Draft LOC	130,087,698	138,314,678	6.3	136,720,346	-1.2	138,477,754	1.3	138,441,932	0.0
Unused Overdraft Protection Programs	333,552,184	346,317,816	3.8	371,978,895	7.4	361,950,526	-2.7	386,408,253	6.8
Other Unfunded Commitments	69,195,692	38,384,983	-44.5	31,677,216	-17.5	26,695,638	-15.7	28,652,330	7.3
Total Unfunded Commitments for Non Commercial Loans	2,481,100,375	2,599,403,333	4.8	2,895,316,505	11.4	2,969,830,801	2.6	3,074,521,078	3.5
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	2,551,650,413	2,685,951,016	5.3	3,000,411,984	11.7	3,102,048,736	3.4	3,203,417,426	3.3
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	N/A	N/A		68,337,070		896,119,898	1,211.3	921,425,845	2.8
Conditionally Cancelable Unfunded Commitments	N/A	N/A		2,107,026,139		1,355,853,407	-35.7	1,545,046,662	14.0
Loans transferred with limited recourse	N/A	N/A		0		0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	N/A	N/A		424,602,680		505,717,983	19.1	566,503,103	12.0
Financial Standby Letters of Credit	N/A	N/A		0		0	N/A	0	N/A
Forward Agreements that are not derivative contracts	N/A	N/A		0		0	N/A	0	N/A
Sold Credit Protection	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	N/A	N/A		0		0	N/A	0	N/A
Securities Borrowing or Lending transactions	N/A	N/A		0		0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	N/A	N/A		0		0	N/A	0	N/A
All other off-balance sheet exposures	N/A	N/A		26,733,064		0	-100.0	0	N/A
Loans Transferred with Recourse	438,665,377	338,714,388	-22.8	213,691,435	-36.9	78,861,999	-63.1	66,866,986	-15.2
Other Contingent Liabilities	9,617,507	10,695,769	11.2	5,349,309	-50.0	8,039,014	50.3	11,209,208	39.4
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS										
Return to cover		For Charter :	N/A							
01/09/2025		Count of CU :	84							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group :		N/A						
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
BORROWING ARRANGEMENTS										
Borrowing Capacity										
Corporate Credit Unions	324,348,000	345,301,100	6.5	392,006,700	13.5	436,271,400	11.3	494,603,800	13.4	
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0	
Federal Home Loan Bank	N/A	N/A		1,970,432,697		3,137,300,721	59.2	2,998,646,030	-4.4	
Central Liquidity Facility	N/A	N/A		N/A		0		0	N/A	
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		N/A		319,594,685		719,155,381	125.0	
Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		0		
FRB Paycheck Protection Program Lending Facility Loans	N/A	N/A		N/A		0		0		
Other Sources	2,287,558,704	2,612,961,144	14.2	214,925,900	-91.8	455,319,162	111.8	84,298,598	-81.5	
Total Borrowing Capacity	2,611,906,704	2,958,262,244	13.3	2,577,365,297	-12.9	4,348,685,968	68.7	4,296,803,809	-1.2	
Draws Against Borrowing Capacity										
Corporate Credit Unions	0	0	N/A	21,321,210	N/A	4,335,340	-79.7	250,000	-94.2	
Natural Person Credit Unions	0	0	N/A	0	N/A	200,000	N/A	100,000	-50.0	
Federal Home Loan Bank	436,113,848	322,233,391	-26.1	895,516,029	177.9	907,995,860	1.4	803,403,565	-11.5	
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A	
Federal Reserve Bank - excludes amount reported in FRB	0	0	N/A	0	N/A	61,800,000	N/A	673,771,116	990.2	
Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A	
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Sources	5,093,753	682,967	-86.6	2,657,445	289.1	263,852,108	9,828.8	5,610,900	-97.9	
Total Draws Against Borrowing Capacity	441,207,601	322,916,358	-26.8	919,494,684	184.7	1,238,183,308	34.7	1,483,135,581	19.8	
Assets Pledged to Secure Borrowing Capacity										
Corporate Credit Unions	N/A	N/A		79,740,597		102,802,566	28.9	133,498,968	29.9	
Natural Person Credit Unions	N/A	N/A		0		200,000	N/A	100,000	-50.0	
Federal Home Loan Bank	N/A	N/A		2,218,195,829		3,761,727,445	69.6	3,764,978,225	0.1	
Central Liquidity Facility	N/A	N/A		0		0	N/A	0	N/A	
Federal Reserve Bank - excludes amount reported in FRB	N/A	N/A		37,691,078		176,621,091	368.6	747,815,253	323.4	
Paycheck Protection Program Lending Facility Loans	N/A	N/A		0	N/A	0	N/A	0	N/A	
FRB Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A	
Other Sources	N/A	N/A		0		293,633,491	N/A	1,445,490	-99.5	
Total Assets Pledged to Secure Borrowing Capacity	2,433,802,339	2,657,799,923	9.2	2,335,627,504	-12.1	4,334,984,593	85.6	4,647,837,936	7.2	
Amount of Borrowings Callable by Lender	129,849,637	0	-100.0	2,500,000	N/A	0	-100.0	0	N/A	
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	29	0.0	28	-3.4	
BORROWING MATURITY DISTRIBUTION										

	Share and Membership Information								
Return to cover			For Charter :	N/A					
01/09/2025			Count of CU :	84					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group: N/A								
	Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
MEMBERSHIP:									
Number of Current Members	1,572,681	1,593,862	1.3	1,653,663	3.8	1,667,699	0.8	1,684,443	1.0
Number of Potential Members	35,026,197	35,515,189	1.4	37,125,526	4.5	34,999,804	-5.7	35,291,480	0.8
% Current Members to Potential Members	4.49	4.49	0.0	4.45	-0.7	4.76	7.0	4.77	0.2
% Membership Growth*	2.49	1.35	-46.0	3.75	178.6	0.85	-77.4	1.34	110.3
Total Number of Share/Deposit Accounts	2,996,342	3,072,066	2.5	3,195,470	4.0	3,286,084	2.8	3,345,485	1.8
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	14,599,106,951	16,869,348,026	15.6	16,994,002,703	0.7	16,978,839,002	-0.1	17,764,081,266	4.6
1 to 3 years	704,892,724	742,171,095	5.3	1,224,321,734	65.0	763,479,442	-37.6	722,118,446	-5.4
> 3 years	472,560,334	354,093,165	-25.1	305,719,036	-13.7	270,108,651	-11.6	236,719,866	-12.4
TOTAL SHARES/DEPOSITS	15,776,560,009	17,965,612,286	13.9	18,524,043,473	3.1	18,012,427,098	-2.8	18,722,919,585	3.9
NCUA INSURED SAVINGS									
Uninsured Member Shares	909,231,337	1,211,911,757	33.3	1,363,698,887	12.5	1,018,804,827	-25.3	1,222,676,596	20.0
Uninsured NonMember Deposits	5,927,271	3,735,707	-37.0	11,678,302	212.6	1,312,935	-88.8	6,347,087	383.4
Total Uninsured Shares & Deposits	915,158,608	1,215,647,464	32.8	1,375,377,189	13.1	1,020,117,762	-25.8	1,229,023,683	20.5
Insured Shares & Deposits	14,861,401,401	16,749,964,822	12.7	17,148,666,284	2.4	16,992,309,336	-0.9	17,493,895,902	3.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	1,978,037	958,903	-51.5	959,488	0.1	758,617	-20.9	819,619	8.0
Accounts Held by Nonmember Public Units	2,481,798	1,843,302	-25.7	10,789,824	485.4	7,075,447	-34.4	10,883,952	53.8
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	746,667,042	660,653,864	-11.5	1,040,760,833	57.5	1,429,039,326	37.3	1,752,081,669	22.6
Dollar Amount of IRA/Keogh >= \$100,000	320,108,811	332,167,692	3.8	334,249,910	0.6	352,596,045	5.5	374,102,202	6.1
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	12,770,636	N/A	19,944,871	56.2	25,571,675	28.2
Dollar Amount of Commercial Deposit Accounts	744,454,794	1,024,185,883	37.6	1,073,612,484	4.8	840,099,253	-21.8	942,172,589	12.2
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	5,541,977	6,838,319	23.4	7,282,226	6.5	7,942,371	9.1	8,016,372	0.9
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	9	9	0.0	9	0.0	10	11.1	12	20.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	62,366,616	69,029,806	10.7	67,155,606	-2.7	99,195,761	47.7	119,319,468	20.3
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								28. Shares and Membership	

		Supplemental Information								
Return to cover		For Charter : N/A								
01/09/2025		Count of CU : 84								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2020	Dec-2021	% Chg	Dec-2022	% Chg	Dec-2023	% Chg	Sep-2024	% Chg
GRANTS										
Amount of Grants Awarded to your credit union, YTD	1,721,657	6,002,686	249	281,000	-95	7,538,558	2,583	3,502,941	-54	
Amount of Grants Received by your credit union, YTD	816,900	3,843,873	371	1,564,350	-59	4,409,854	182	4,213,491	-4	
EMPLOYEES:										
Number of Full-Time Employees	4,243	4,209	-1	4,367	4	4,352	0	4,299	-1	
Number of Part-Time Employees	269	236	-12	245	4	211	-14	194	-8	
BRANCHES:										
Number of CU Branches	318	319	0	315	-1	311	-1	304	-2	
Number of CUs Reporting Shared Branches	29	27	-7	28	4	28	0	28	0	
Plan to add new branches or expand existing facilities	17	13	-24	13	0	12	-8	8	-33	
CUSO INFORMATION										
Value of Investments in CUSO	57,360,408	60,676,057	6	56,748,433	-6	49,741,570	-12	40,399,651	-19	
CUSO Loans	3,584,109	3,580,772	0	4,758,426	33	8,304,186	75	15,463,424	86	
Aggregate Cash Outlays in CUSO	31,321,987	32,662,205	4	36,907,176	13	36,307,506	-2	38,189,504	5	
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances	21	23	10	23	0	24	4	23	-4	
Number of International Remittances Originated YTD	3,800	4,546	20	4,764	5	4,618	-3	3,288	-29	
Low Cost Wire Transfers	70	67	-4	67	0	66	-1	63	-5	
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations	22,665,750	25,717,875	13	27,334,056	6	25,735,164	-6	28,223,755	10	
System Used to Maintain Share/Loan Records										
Manual System (No Automation)	0	0	N/A	0	N/A	0	N/A	0	N/A	
Vendor Supplied In-House System	42	45	7	43	-4	41	-5	37	-10	
Vendor On-Line Service Bureau	48	46	-4	47	2	47	0	47	0	
CU Developed In-House System	0	0	N/A	0	N/A	0	N/A	0	N/A	
Services Offered Electronically										
Account Aggregation	16	14	-13	14	0	14	0	15	7	
Bill Payment	63	60	-5	60	0	60	0	58	-3	
Download Account History	66	65	-2	67	3	0	-100	0	N/A	
Electronic Signature Authentication/Certification	35	39	11	41	5	41	0	39	-5	
e-Statements	70	69	-1	69	0	70	1	68	-3	
External Account Transfers	37	39	5	40	3	41	3	41	0	
Loan Payments	72	71	-1	71	0	71	0	69	-3	
Member Application	43	44	2	46	5	49	7	46	-6	
Merchant Processing Services	8	8	0	8	0	0	-100	0	N/A	
Mobile Payments	38	40	5	41	3	42	2	44	5	
New Loan	50	50	0	51	2	53	4	55	4	
New Share Account	29	30	3	32	7	34	6	35	3	
Remote Deposit Capture	50	52	4	55	6	54	-2	52	-4	
Type(s) of services offered:										
Informational Website	N/A	52		70	35	72	3	68	-6	
Mobile Application	N/A	46		60	30	60	0	58	-3	
Online Banking	N/A	50		72	44	71	-1	68	-4	
# Means the number is too large to display in the cell								29. Supplemental Info		

[Return to cover](#)

01/09/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

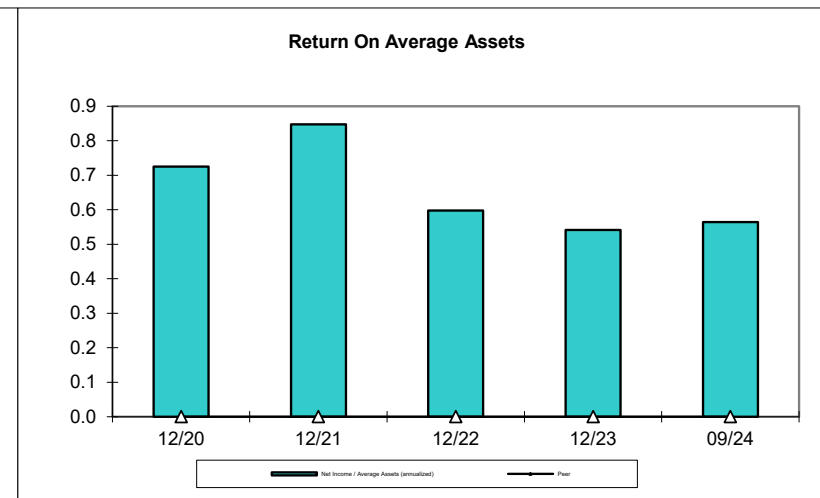
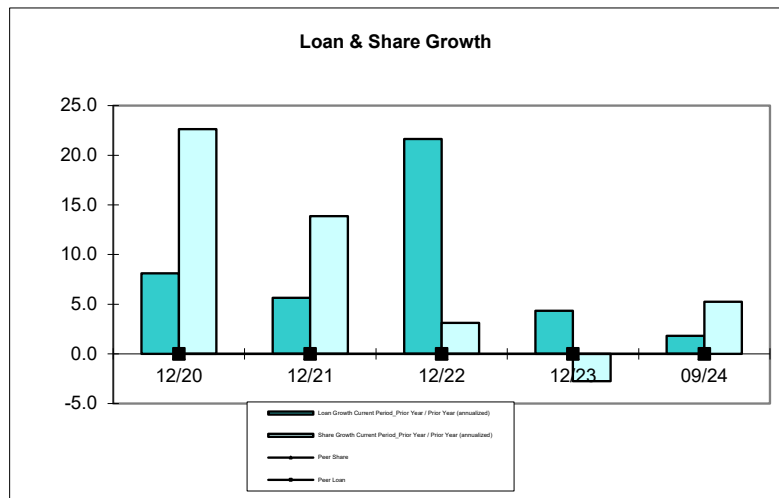
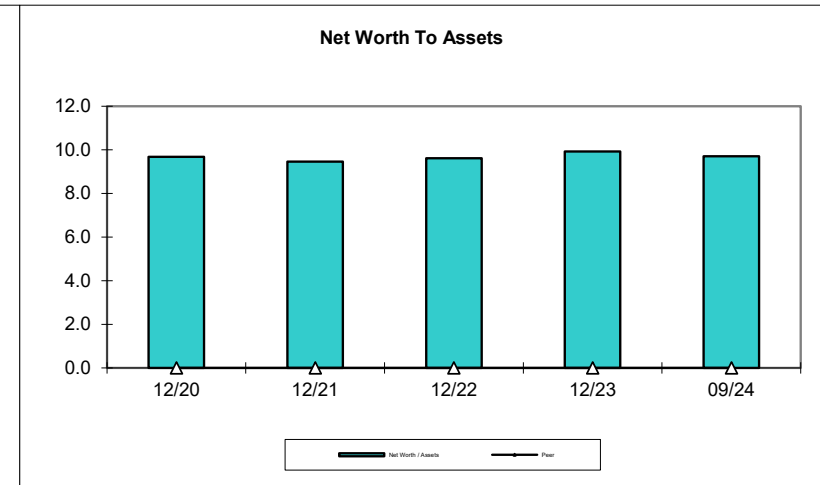
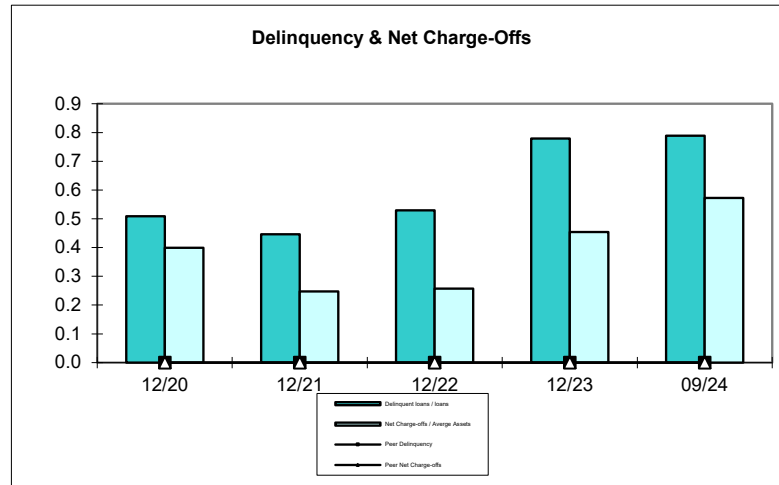
For Charter : N/A

Count of CU : 84

Asset Range : N/A

Criteria : Region : Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

[Return to cover](#)

01/09/2025

CU Name: N/A

Peer Group: N/A

Graphs 2

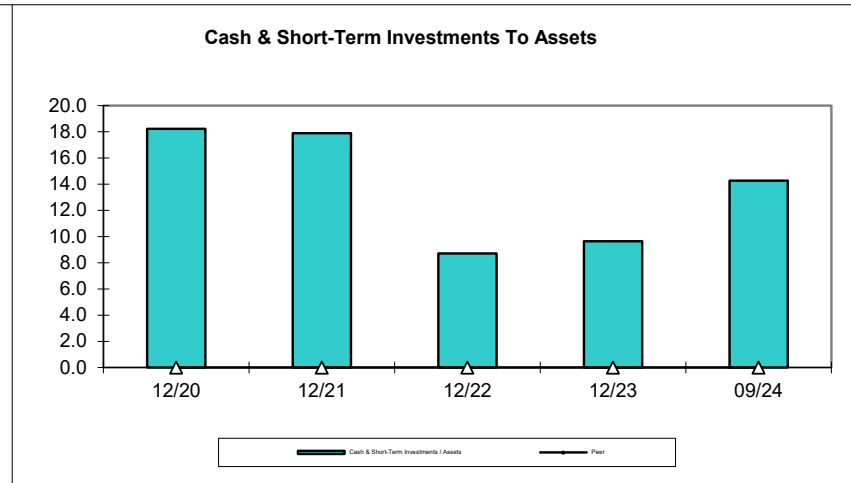
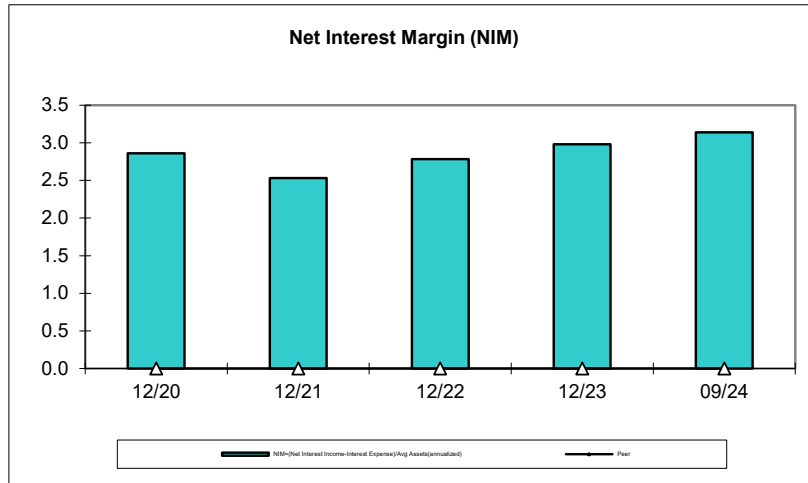
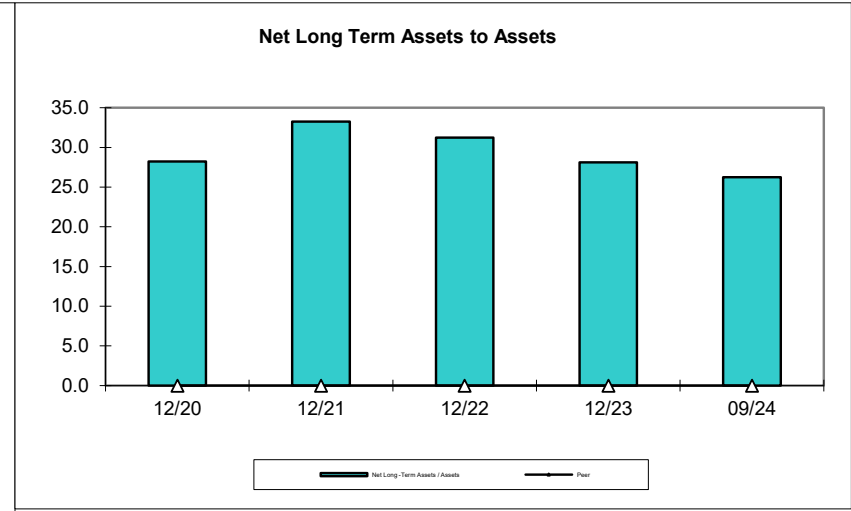
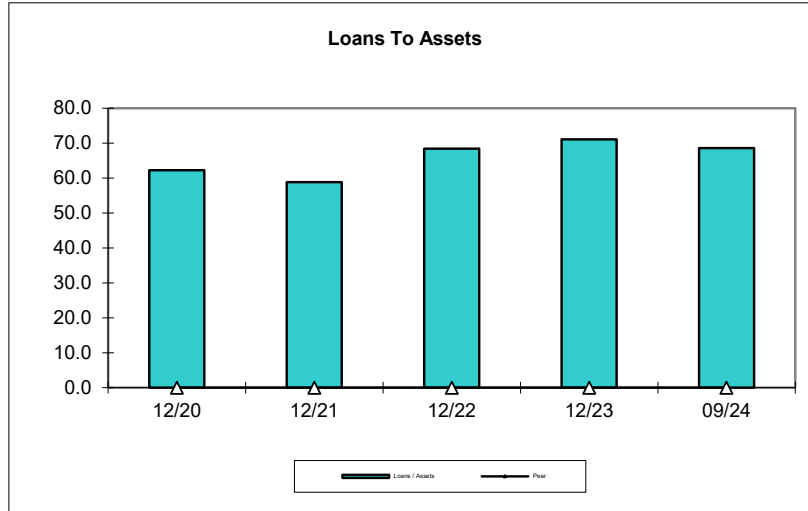
For Charter : N/A

Count of CU : 84

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Cycle Date: December-2024
Run Date: 03/11/2025
Interval: Quarterly
Validated

Page	Click on links below to jump to FPR contents
1	Summary Financial Information
2	Key Ratios
3	Supplemental Ratios
4	Historical Ratios
5	Assets
6	Liabilities, Shares & Equity
7	Income Statement
8	Loans
9	Delinquent Loan Information 1
10	Delinquent Loan Information 2
11	Delinquent Real Estate Loans
12	Delinquent Commercial Loans 1
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14	Loan Losses
15	Indirect, Purchased or Sold
16	Participation Loans
17	Real Estate (Non-Commercial) Loans
18	Real Estate (Non-Commercial) Loan Losses
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20	Commercial Loan Net Charge Offs
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25	Other Investment Information
26	Liquidity - Unfunded Commitments and Off-Balance Sheet Exposures
27	Liquidity - Borrowing Arrangements
28	Shares and Membership
29	Supplemental Information
	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average Assets)
	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Investments)
	Parameters: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU : 83
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A
Unvalidated data

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
Return to cover		For Charter :	N/A							
03/11/2025		Count of CU :	83							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group :			N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg	
ASSETS:	Amount	Amount		Amount		Amount		Amount		
Cash & Other Deposits¹	1,683,376,768	2,810,839,682	67.0	2,803,739,789	-0.3	2,729,343,416	-2.7	2,214,738,116	-18.9	
Total Investments	3,340,106,057	3,310,309,157	-0.9	3,156,106,760	-4.7	3,187,206,787	1.0	3,033,489,246	-4.8	
Loans Held for Sale	40,623,673	40,360,482	-0.6	51,078,685	26.6	54,280,064	6.3	137,036,672	152.5	
Total Loans	15,252,447,821	15,262,767,328	0.1	15,468,189,351	1.3	15,459,623,893	-0.1	15,564,711,434	0.7	
(Allowance for Loan & Lease Losses or Allowance for Credit Losses on Loans & Leases)	(139,288,464)	(143,449,961)	3.0	(149,186,600)	4.0	(154,092,327)	3.3	(157,141,886)	2.0	
Land And Building	422,840,487	427,056,088	1.0	426,387,971	-0.2	416,154,271	-2.4	441,368,303	6.1	
Other Fixed Assets	66,879,252	67,571,644	1.0	67,498,370	-0.1	65,196,151	-3.4	69,853,951	7.1	
NCUSIF Deposit	171,278,588	171,605,365	0.2	169,965,694	-1.0	168,905,364	-0.6	174,905,487	3.6	
All Other Assets	605,189,290	639,159,168	5.6	647,669,133	1.3	614,363,647	-5.1	623,052,830	1.4	
TOTAL ASSETS	21,443,453,472	22,586,218,953	5.3	22,641,449,153	0.2	22,540,981,266	-0.4	22,102,014,153	-1.9	
LIABILITIES, SHARES & EQUITY:										
Accounts Payable, Accrued Interest on Borrowings, & Other Liabilities ²	339,443,504	354,815,353	4.5	369,616,712	4.2	313,847,089	-15.1	297,400,753	-5.2	
Accrued Dividends & Interest Payable on Shares & Deposits	25,736,631	25,621,812	-0.4	37,134,345	44.9	49,712,171	33.9	32,397,264	-34.8	
Allowance for Credit Losses on Off-Balance Sheet Credit Exposures	354,692	238,036	-32.9	226,193	-5.0	231,202	2.2	227,176	-1.7	
Borrowings Notes & Interest Payable	1,238,183,308	1,688,280,865	36.4	1,558,168,585	-7.7	1,483,135,581	-4.8	909,174,870	-38.7	
Total Shares & Deposits	18,012,427,098	18,658,360,168	3.6	18,780,480,468	0.7	18,722,919,585	-0.3	18,881,069,630	0.8	
TOTAL LIABILITIES³	19,616,145,233	20,727,316,234	5.7	20,745,626,303	0.1	20,569,845,628	-0.8	20,120,269,693	-2.2	
Undivided Earnings	1,905,513,293	1,935,628,828	1.6	1,960,996,593	1.3	1,989,969,528	1.5	2,021,815,137	1.6	
Other Reserves	-78,205,054	-76,726,109	1.9	-65,173,743	15.1	-18,833,890	71.1	-40,070,677	-112.8	
TOTAL EQUITY	1,827,308,239	1,858,902,719	1.7	1,895,822,850	2.0	1,971,135,638	4.0	1,981,744,460	0.5	
TOTAL LIABILITIES, SHARES, & EQUITY	21,443,453,472	22,586,218,953	5.3	22,641,449,153	0.2	22,540,981,266	-0.4	22,102,014,153	-1.9	
INCOME & EXPENSE										
Interest Income*	930,833,669	268,562,231	15.4	553,780,376	3.1	843,603,593	1.6	1,138,511,709	1.2	
Interest Expense*	292,363,476	103,093,918	41.0	213,826,056	3.7	325,506,441	1.5	434,937,334	0.2	
Net Interest Income*	638,470,193	165,468,313	3.7	339,954,320	2.7	518,097,152	1.6	703,574,375	1.8	
Provision for Loan/Lease Losses or Total Credit Loss Expense*	86,344,218	24,978,935	15.7	52,268,025	4.6	83,600,227	6.6	113,743,110	2.0	
Non-Interest Income*	371,045,008	100,061,818	7.9	190,468,718	-4.8	299,217,435	4.7	389,256,117	-2.4	
Non-Interest Expense*	807,221,308	209,473,547	3.8	423,464,813	1.1	640,693,432	0.9	854,286,831	0.0	
NET INCOME (LOSS)*	115,949,675	31,077,649	7.2	54,690,200	-12.0	93,020,928	13.4	124,800,551	0.6	
TOTAL CU's	88	88	0.0	88	0.0	84	-4.5	83	-1.2	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
# Means the number is too large to display in the cell										
¹ Prior to March 2022, Time and Other Deposits were included in Investments										
² Prior to 3/31/22 includes "Subordinated Debt Included in Net Worth" and "Non-Trading Derivative Liabilities"										
³ Prior to 3/31/19, Total Liabilities did not include Total Shares and Deposits.										

			Key Ratios ⁵						
Return to cover			For Charter :	N/A					
03/11/2025			Count of CU :	83					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State Credit Union						
	Count of CU in Peer Group :			N/A					
					Sep-2024			Dec-2024	
	Dec-2023	Mar-2024	Jun-2024	Sep-2024	PEER Avg.**	Percentile**	Dec-2024	PEER Avg.**	Percentile**
CAPITAL ADEQUACY RATIOS									
Net Worth/Total Assets for Prompt Corrective Action ⁶	9.93	9.56	9.64	9.70	N/A	N/A	10.01	N/A	N/A
Net Worth + ALLL or ACL / Total Assets + ALLL or ACL	10.49	10.12	10.23	10.32	N/A	N/A	10.64	N/A	N/A
Risk-Based Capital Ratio	13.91	14.03	13.99	14.27	N/A	N/A	14.19	N/A	N/A
GAAP Equity / Total Assets	8.52	8.23	8.37	8.74	N/A	N/A	8.97	N/A	N/A
Loss Coverage	15.47	13.73	13.78	14.13	N/A	N/A	14.94	N/A	N/A
ASSET QUALITY RATIOS									
Delinquent Loans / Total Loans	0.78	0.76	0.82	0.79	N/A	N/A	0.79	N/A	N/A
Delinquent Loans / Net Worth	5.59	5.40	5.85	5.57	N/A	N/A	5.57	N/A	N/A
Rolling 12 Month Net Charge Offs / Average Loans ²	0.45	0.50	0.53	0.57	N/A	N/A	0.60	N/A	N/A
Delinquent Loans + Net Charge-Offs / Average Loans	1.25	1.27	1.36	1.36	N/A	N/A	1.40	N/A	N/A
Other Non-Performing Assets / Total Assets	0.04	0.04	0.03	0.03	N/A	N/A	0.04	N/A	N/A
MANAGEMENT RATIOS									
Net Worth Growth ¹	3.44	5.78	5.30	3.90	N/A	N/A	4.01	N/A	N/A
Share Growth ¹	-2.76	14.34	8.53	5.26	N/A	N/A	4.82	N/A	N/A
Loan Growth ¹	4.35	0.27	2.83	1.81	N/A	N/A	2.05	N/A	N/A
Asset Growth ¹	0.34	21.32	11.17	6.82	N/A	N/A	3.07	N/A	N/A
Investment Growth ¹	-9.48	94.17	39.84	25.47	N/A	N/A	4.94	N/A	N/A
Membership Growth ¹	0.85	2.27	2.82	1.34	N/A	N/A	1.25	N/A	N/A
EARNINGS RATIOS									
Net Income / Average Assets (ROAA) ¹	0.54	0.56	0.50	0.56	N/A	N/A	0.57	N/A	N/A
Net Income - Extraordinary Gains (Losses) / Average Assets ¹	0.49	0.33	0.43	0.44	N/A	N/A	0.50	N/A	N/A
Non-Interest Expense / Average Assets ¹	3.77	3.81	3.84	3.88	N/A	N/A	3.92	N/A	N/A
PLLL or Credit Loss Expense / Average Assets ¹	0.40	0.45	0.47	0.51	N/A	N/A	0.52	N/A	N/A
LIQUIDITY									
Total Loans / Total Assets	71.13	67.58	68.32	68.58	N/A	N/A	70.42	N/A	N/A
Cash + Short-Term Investments / Assets ³	9.65	14.76	14.51	14.26	N/A	N/A	11.78	N/A	N/A
SENSITIVITY TO MARKET RISK									
Est. NEV Tool Post Shock Ratio ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
Est. NEV Tool Post Shock Sensitivity ⁴	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A, Assets>\$500M	N/A	N/A	N/A, Assets>\$500M	N/A	N/A
¹ Exam date ratios are annualized.									
² Exam Date Ratio is based on Net Charge Offs over the last 12 months									
³ This ratio relies on maturity distribution of investments reported per 5300 instructions. Thus, the maturity distribution could be based on the repricing interval and not the actual maturity of the investment.									
⁴ Applicable for credit unions under \$500 million.									
⁵ The FPR was recently reorganized resulting in some ratios being relocated but not deleted. The ratio you are looking for may be on the Historical Ratios tab.									
⁶ The net worth ratio is calculated according to NCUA regulations part 702. This ratio considers optional assets elections, SBA PPP loans pledged as collateral to the FRB PPP Lending Facility, and the CECL Transition Provision, as applicable. The calculation may be found on Schedule G of the Call Report, see Account 998.									

		Supplemental Ratios**			
Return to cover		For Charter : N/A			
03/11/2025		Count of CU : 83			
CU Name: N/A		Asset Range : N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' *			
		Count of CU in Peer Group : N/A			
	Dec-2023	Mar-2024	Jun-2024	Sep-2024	Dec-2024
Allowance for Loan & Lease Losses or Allowance for Credit Losses to Delinquent Loans	117.26	123.19	116.96	126.38	127.66
<u>ALL REAL ESTATE LOAN DELINQUENCY (COMMERCIAL AND NON-COMMERCIAL)</u>					
All Real Estate Loans DQ >= 30 Days / All Real Estate Loans	1.31	1.21	1.15	1.18	1.41
All Real Estate Loans DQ >= 60 Days / All Real Estate Loans	0.54	0.47	0.61	0.54	0.53
<u>SPECIALIZED LENDING RATIOS</u>					
Indirect Loans Outstanding / Total Loans	30.24	29.97	29.59	29.23	28.44
Participation Loans Outstanding / Total Loans	4.25	4.09	3.92	3.73	4.50
Participation Loans Purchased YTD / Total Loans Granted YTD	2.09	1.24	1.66	1.66	4.47
Participation Loans Sold YTD / Total Assets *	0.15	0.06	0.02	0.10	0.27
Total Commercial Loans / Total Assets	4.12	4.05	4.20	4.19	4.67
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD	0.98	0.67	0.58	0.37	0.32
<u>REAL ESTATE LENDING RATIOS</u>					
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Assets	15.88	15.41	15.59	15.61	16.01
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE / Total Loans	22.32	22.80	22.82	22.75	22.73
Total Fixed Rate 1- to 4-Family and Other Non-Commercial RE Granted YTD / Total Loans Granted YTD	17.09	17.41	21.11	22.43	23.91
1- to 4-Family RE Loans secured by First Lien Sold YTD/ 1- to 4-Family RE Loans secured by First Lien Granted YTD	49.21	47.92	48.29	54.24	50.12
<u>MISCELLANEOUS RATIOS</u>					
Mortgage Servicing Assets / Net Worth	3.45	3.56	3.61	3.44	3.75
Unused Commitments / Cash & ST Investments	149.88	95.28	96.55	99.76	125.05
Short Term Liabilities / Total Shares and Deposits plus Borrowings	40.08	42.63	43.51	45.33	45.53
# Means the number is too large to display in the cell					
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
				3. Supplemental Ratios	

		Income Statement*								
Return to cover		For Charter : N/A								
03/11/2025		Count of CU : 83								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
INTEREST INCOME YEAR-TO-DATE										
Interest on Loans		779,442,790	218,811,269	12.3	445,629,436	1.8	677,951,339	1.4	918,819,554	1.6
Less Interest Refund		(570,963)	(147,528)	3.4	(198,140)	-32.8	(249,134)	-16.2	(644,197)	93.9
Income from Investments		151,953,747	49,874,143	31.3	108,301,836	8.6	165,828,439	2.1	220,320,173	-0.4
Other Interest Income ¹		8,095	24,347	1,103.1	47,244	-3.0	72,949	2.9	16,179	-83.4
TOTAL INTEREST INCOME		930,833,669	268,562,231	15.4	553,780,376	3.1	843,603,593	1.6	1,138,511,709	1.2
INTEREST EXPENSE YEAR-TO-DATE										
Dividends		167,411,561	58,361,556	39.4	123,133,614	5.5	191,700,505	3.8	261,927,162	2.5
Interest on Deposits		48,667,450	16,657,559	36.9	35,275,604	5.9	50,544,138	-4.5	69,387,559	3.0
Interest on Borrowed Money		76,284,465	28,074,803	47.2	55,416,838	-1.3	83,261,798	0.2	103,622,613	-6.7
TOTAL INTEREST EXPENSE		292,363,476	103,093,918	41.0	213,826,056	3.7	325,506,441	1.5	434,937,334	0.2
NET INTEREST INCOME		638,470,193	165,468,313	3.7	339,954,320	2.7	518,097,152	1.6	703,574,375	1.8
Provision for Loan & Lease Losses or Total Credit Loss Expense		86,344,218	24,978,935	15.7	52,268,025	4.6	83,600,227	6.6	113,743,110	2.0
NON-INTEREST INCOME YEAR-TO-DATE										
Fee Income		138,609,094	33,264,561	-4.0	67,054,325	0.8	104,003,348	3.4	141,077,790	1.7
Overdraft Fee Income (included in Fee Income above)		N/A	7,665,426		15,109,421	-1.4	20,126,910	-11.2	27,725,058	3.3
Non-Sufficient Funds Fee Income (included in Fee Income above)		N/A	5,881,222		11,709,174	-0.5	16,028,148	-8.7	21,863,119	2.3
Other Income		216,261,846	53,617,398	-0.8	111,913,990	4.4	168,668,164	0.5	227,710,624	1.3
Gain (Loss) on Equity and Trading Debt Securities (includes changes in fair value and realized gains/losses from Equity and Trading Debt Securities)		19,255,009	8,203,296	70.4	9,560,979	-41.7	18,200,427	26.9	15,661,361	-35.5
Gain (Loss) on all other Investments or other Hedged items (not Equity or Trading Debt Securities)		-7,626,023	4,598,224	341.2	-1,208,134	-113.1	4,287,668	336.6	2,292,295	-59.9
Gain (Loss) on Derivatives		-124,097	1,096,828	3,635.4	1,734,007	-21.0	1,922,349	-26.1	1,335,466	-47.9
Gain (Loss) on Disposition of Fixed Assets		-703,732	-810,970	-361.0	-1,410,175	13.1	-1,768,039	16.4	-1,943,093	17.6
Gain (Loss) on Sales of Loans and Leases		232,769	-153,327	-363.5	-1,093,673	-256.6	-1,769,786	-7.9	-1,234,513	47.7
Gain (Loss) on Sales of Other Real Estate Owned		-72,831	15,146	183.2	15,145	-50.0	-5,786	-125.5	81,380	1,154.9
Gain from Bargain Purchase (Merger)		0	0	N/A	0	N/A	0	N/A	0	N/A
Other Non-interest Income		5,212,973	230,662	-82.3	3,902,254	745.9	5,679,090	-3.0	4,274,807	-43.5
TOTAL NON-INTEREST INCOME		371,045,008	100,061,818	7.9	190,468,718	-4.8	299,217,435	4.7	389,256,117	-2.4
NON-INTEREST EXPENSE YEAR-TO-DATE										
Employee Compensation & Benefits		392,551,781	103,816,674	5.8	209,731,810	1.0	314,647,280	0.0	419,470,323	0.0
Travel, Conference Expense		7,804,879	1,720,455	-11.8	4,338,046	26.1	5,824,066	-10.5	7,489,459	-3.6
Office Occupancy		48,251,534	12,334,268	2.2	24,889,688	0.9	37,321,332	0.0	49,807,942	0.1
Office Operation Expense		152,024,590	39,369,253	3.6	79,695,191	1.2	119,809,513	0.2	161,904,249	1.4
Educational and Promotion		41,106,674	10,903,858	6.1	22,058,515	1.2	33,804,463	2.2	44,464,948	-1.3
Loan Servicing Expense		55,270,683	13,904,041	0.6	28,608,706	2.9	43,093,613	0.4	57,266,121	-0.3
Professional, Outside Service		68,221,847	18,047,786	5.8	35,438,980	-1.8	53,452,343	0.6	73,222,522	2.7
Member Insurance		167,230	42,589	1.9	103,576	21.6	145,280	-6.5	196,961	1.7
Operating Fees		2,269,657	580,320	2.3	1,160,897	0.0	1,769,584	1.6	2,394,334	1.5
Miscellaneous Non-Interest Expense		39,552,433	8,754,303	-11.5	17,439,404	-0.4	30,825,958	17.8	38,069,972	-7.4
TOTAL NON-INTEREST EXPENSE		807,221,308	209,473,547	3.8	423,464,813	1.1	640,693,432	0.9	854,286,831	0.0
NET INCOME (LOSS)		115,949,675	31,077,649	7.2	54,690,200	-12.0	93,020,928	13.4	124,800,551	0.6
# Means the number is too large to display in the cell										
* All Income/Expense amounts are year-to-date while the related % change ratios are annualized.										
¹ For periods prior to 3/31/19, this includes Income from Trading. For 3/31/19 to 12/31/20, this includes Unrealized Gain (Loss) due to change in fair value of Equity and Trading Debt Securities.								7.IncExp		

[illegible]

Return to cover		Delinquent Loan Information								
03/11/2025		For Charter : N/A								
CU Name: N/A		Count of CU : 83								
Peer Group: N/A		Asset Range : N/A								
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
DELINQUENCY SUMMARY - ALL LOAN TYPES										
30 to 59 Days Delinquent	181,747,403	148,521,799	-18.3	141,868,350	-4.5	151,920,425	7.1	182,992,521	20.5	
60 to 89 Days Delinquent ¹	44,599,529	35,256,910	-20.9	53,428,346	51.5	50,448,257	-5.6	48,157,070	-4.5	
90 to 179 Days Delinquent ¹	43,072,370	49,728,310	15.5	38,969,040	-21.6	47,947,459	23.0	47,271,851	-1.4	
180 to 359 Days Delinquent	28,104,739	25,699,528	-8.6	19,361,806	-24.7	19,048,623	-1.6	24,009,140	26.0	
> = 360 Days Delinquent	3,011,440	5,757,830	91.2	15,795,930	174.3	4,481,170	-71.6	3,659,234	-18.3	
Total Delinquent Loans - All Types (> = 60 Days)	118,788,078	116,442,578	-2.0	127,555,122	9.5	121,925,509	-4.4	123,097,295	1.0	
% Delinquent Loans / Total Loans	0.78	0.76	-2.0	0.82	8.1	0.79	-4.4	0.79	0.3	
Amount of Loans in Non-Accrual Status	72,851,684	78,299,479	7.5	70,467,007	-10.0	61,109,053	-13.3	72,713,921	19.0	
COMMERCIAL LOAN DELINQUENCY RATIOS ¹										
% Comm Lns > = 30 Days Delinquent	4.03	3.17	-21.4	2.72	-14.3	1.74	-36.0	0.99	-42.9	
% Comm Lns > = 60 Days Delinquent	2.05	2.52	23.0	2.34	-7.2	0.70	-70.1	0.44	-36.6	
DELINQUENT LOANS BY CATEGORY:										
Unsecured Credit Card Loans										
30 to 59 Days Delinquent	8,962,044	4,797,969	-46.5	5,162,684	7.6	5,348,514	3.6	5,550,485	3.8	
60 to 89 Days Delinquent ¹	2,879,383	2,282,900	-20.7	2,438,015	6.8	2,551,050	4.6	2,670,493	4.7	
90 to 179 Days Delinquent ¹	4,029,478	3,379,522	-16.1	3,033,712	-10.2	3,412,882	12.5	3,680,496	7.8	
180 to 359 Days Delinquent	167,618	365,849	118.3	312,943	-14.5	1,169,201	273.6	237,507	-79.7	
> = 360 Days Delinquent	10,438	7,078	-32.2	13,401	89.3	12,561	-6.3	4,558	-63.7	
Total Delinquent Credit Card Lns (> = 60 Days)	7,086,917	6,035,349	-14.8	5,798,071	-3.9	7,145,694	23.2	6,593,054	-7.7	
Credit Cards delinquent > = 60 Days / Total Credit Card Loans %	1.48	1.29	-12.8	1.22	-5.7	1.49	22.8	1.34	-10.2	
Payday Alternative Loans (PAL I and PAL II loans) (FCUs Only)										
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total PAL I and II Loans Delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A	
PAL I and II Loans delinquent > = 60 Days / Total PAL I and II Loans %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A	
Non-Federally Guaranteed Student Loans										
30 to 59 Days Delinquent	792,450	457,816	-42.2	332,472	-27.4	614,930	85.0	400,009	-35.0	
60 to 89 Days Delinquent ¹	96,854	10,876	-88.8	54,336	399.6	113,991	109.8	57,613	-49.5	
90 to 179 Days Delinquent ¹	103,394	82,132	-20.6	123,564	50.4	48,513	-60.7	268,052	452.5	
180 to 359 Days Delinquent	0	0	N/A	0	N/A	63,418	N/A	64,987	2.5	
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A	
Total Non-Federally Guaranteed Student Loans Delinquent > = 60 Days	200,248	93,008	-53.6	177,900	91.3	225,922	27.0	390,652	72.9	
Non-Federally Guaranteed Student Loans Delinquent > = 60 Days / Total Non-Federally Guaranteed Student Loans %	0.45	0.20	-55.3	0.39	94.4	0.48	20.5	0.83	75.0	
# Means the number is too large to display in the cell										
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.										
								9. Delinquent Loans		

	Delinquent Loan Information (continued)													
Return to cover			For Charter :	N/A										
03/11/2025			Count of CU :	83										
CU Name: N/A			Asset Range :	N/A										
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured											
			Count of CU in Peer Group :			N/A								
			Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg			Dec-2024	% Chg	
DELINQUENT LOANS BY CATEGORY (continued)														
All Other Unsecured Loans/Lines of Credit														
30 to 59 Days Delinquent		5,657,872	4,974,405	-12.1	4,926,732	-1.0	5,070,777	2.9	5,495,455	8.4				
60 to 89 Days Delinquent ¹		2,721,499	2,336,861	-14.1	2,591,961	10.9	2,789,768	7.6	2,734,974	-2.0				
90 to 179 Days Delinquent ¹		3,294,392	3,512,062	6.6	3,250,894	-7.4	3,418,560	5.2	3,474,444	1.6				
180 to 359 Days Delinquent		373,512	490,895	31.4	484,269	-1.3	428,314	-11.6	374,651	-12.5				
> = 360 Days Delinquent		67,044	51,660	-22.9	42,404	-17.9	61,105	44.1	101,856	66.7				
Total All Other Unsecured Loans/Lines of Credit Delinquent >= 60 days		6,456,447	6,391,478	-1.0	6,369,528	-0.3	6,697,747	5.2	6,685,925	-0.2				
All Other Unsecured Loans/Lines of Credit >=60 Days/Total All Other Unsecured Loans/Lines of Credit %		1.36	1.37	0.3	1.35	-1.6	1.40	4.0	1.41	0.4				
New Vehicle Loans														
30 to 59 Days Delinquent		19,574,345	16,382,451	-16.3	17,775,141	8.5	18,702,557	5.2	20,777,551	11.1				
60 to 89 Days Delinquent ¹		3,348,562	3,504,372	4.7	4,995,309	42.5	4,491,151	-10.1	4,670,380	4.0				
90 to 179 Days Delinquent ¹		3,327,492	4,226,327	27.0	4,100,368	-3.0	5,062,908	23.5	4,725,415	-6.7				
180 to 359 Days Delinquent		1,292,398	1,118,718	-13.4	1,527,871	36.6	1,452,748	-4.9	1,975,105	36.0				
> = 360 Days Delinquent		147,536	93,508	-36.6	245,106	162.1	275,869	12.6	344,049	24.7				
Total Del New Vehicle Lns (> = 60 Days)		8,115,988	8,942,925	10.2	10,868,654	21.5	11,282,676	3.8	11,714,949	3.8				
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans%		0.41	0.47	14.0	0.58	24.1	0.62	6.5	0.65	5.8				
Used Vehicle Loans														
30 to 59 Days Delinquent		78,719,768	63,572,879	-19.2	68,089,253	7.1	68,625,430	0.8	77,932,716	13.6				
60 to 89 Days Delinquent ¹		20,525,021	16,828,087	-18.0	20,630,339	22.6	19,785,044	-4.1	20,493,214	3.6				
90 to 179 Days Delinquent ¹		20,337,519	20,081,711	-1.3	17,948,448	-10.6	19,612,481	9.3	20,797,166	6.0				
180 to 359 Days Delinquent		8,785,270	9,655,348	9.9	10,610,085	9.9	10,113,468	-4.7	10,031,737	-0.8				
> = 360 Days Delinquent		1,044,730	1,054,023	0.9	1,395,576	32.4	1,138,734	-18.4	1,331,941	17.0				
Total Del Used Vehicle Lns (> = 60 Days)		50,692,540	47,619,169	-6.1	50,584,448	6.2	50,649,727	0.1	52,654,058	4.0				
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans %		1.04	0.98	-5.4	1.04	6.5	1.06	1.3	1.12	5.7				
Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans %		0.86	0.84	-2.4	0.92	9.5	0.94	2.4	0.99	5.7				
Leases Receivable														
30 to 59 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A		0	N/A	
60 to 89 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A		0	N/A	
90 to 179 Days Delinquent ¹		0	0	N/A	0	N/A	0	N/A	0	N/A		0	N/A	
180 to 359 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A		0	N/A	
> = 360 Days Delinquent		0	0	N/A	0	N/A	0	N/A	0	N/A		0	N/A	
Total Del Leases Receivable (> = 60 Days)		0	0	N/A	0	N/A	0	N/A	0	N/A		0	N/A	
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable%		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A		0.00	N/A	
All Other Secured Non-Real Estate Loans/Lines of Credit														
30 to 59 Days Delinquent		7,839,951	5,815,492	-25.8	5,737,381	-1.3	5,898,045	2.8	6,311,672	7.0				
60 to 89 Days Delinquent ¹		1,756,905	985,645	-43.9	2,026,433	105.6	1,943,684	-4.1	1,904,917	-2.0				
90 to 179 Days Delinquent ¹		2,015,506	2,479,001	23.0	1,189,021	-52.0	2,418,497	103.4	2,392,044	-1.1				
180 to 359 Days Delinquent		1,041,105	1,173,554	12.7	1,388,099	18.3	1,090,085	-21.5	976,183	-10.4				
> = 360 Days Delinquent		220,768	5,435	-97.5	42,113	674.8	154,788	267.6	183,694	18.7				
Total Del All Other Secured Loans (> = 60 Days)		5,034,284	4,643,635	-7.8	4,645,666	0.0	5,607,054	20.7	5,456,838	-2.7				
All Other Secured Loans >= 60 Days / Total All Other Secured Loans%		0.85	0.80	-5.5	0.81	0.9	1.01	24.6	1.02	1.1				
Outstanding balances of loans affected by bankruptcy claims		73,487,689	77,662,277	5.7	83,887,012	8.0	91,945,861	9.6	95,590,475	4.0				
Outstanding Troubled Debt Restructured loans or Modifications to Borrowers Experiencing Financial Difficulty		33,814,677	36,203,615	7.1	38,812,726	7.2	42,085,554	8.4	30,845,682	-26.7				
Amount of loans to borrowers experiencing financial difficulty not in compliance with modified loan terms		N/A	139		221	59.0	142	-35.7	120	-15.5				
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1 - Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.														
10. Delinquent Loans (con't)														

Delinquent 1- to 4-Family Residential and Other Non-Commercial Real Estate Loans ¹									
Return to cover			For Charter :	N/A					
03/11/2025			Count of CU :	83					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A					
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
DELINQUENT REAL ESTATE LOANS BY CATEGORY									
Secured by a 1st Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	32,517,273	35,335,384	8.7	24,420,970	-30.9	25,279,521	3.5	46,767,206	85.0
60 to 89 Days Delinquent ¹	7,910,978	3,683,935	-53.4	11,920,177	223.6	12,218,822	2.5	9,670,411	-20.9
90 to 179 Days Delinquent ¹	6,629,441	6,166,684	-7.0	4,470,636	-27.5	8,255,834	84.7	7,409,593	-10.3
180 to 359 Days Delinquent	2,815,029	1,832,528	-34.9	1,949,333	6.4	2,525,698	29.6	5,738,809	127.2
> = 360 Days Delinquent	583,514	772,893	32.5	1,114,935	44.3	956,989	-14.2	789,506	-17.5
Total 1- to 4-Family Residential Property Secured by a 1st Lien loans delinquent > = 60 Days	17,938,962	12,456,040	-30.6	19,455,081	56.2	23,957,343	23.1	23,608,319	-1.5
1- to 4-Family Residential Property Secured by a 1st Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a 1st Lien loans %	0.42	0.29	-31.6	0.44	51.6	0.54	22.3	0.52	-3.0
Secured by Junior Lien on a single 1- to 4-Family Residential Property									
30 to 59 Days Delinquent	10,129,186	10,837,008	7.0	11,817,626	9.0	12,534,995	6.1	14,045,533	12.1
60 to 89 Days Delinquent ¹	1,876,918	2,423,274	29.1	2,827,081	16.7	4,347,602	53.8	5,222,662	20.1
90 to 179 Days Delinquent ¹	2,011,811	2,987,549	48.5	2,453,091	-17.9	3,117,757	27.1	3,906,190	25.3
180 to 359 Days Delinquent	749,393	1,130,370	50.8	1,470,243	30.1	1,555,748	5.8	1,531,023	-1.6
> = 360 Days Delinquent	450,536	596,720	32.4	594,995	-0.3	673,857	13.3	693,454	2.9
Total 1- to 4-Family Residential Property Secured by a Junior Lien loans delinquent > = 60 Days	5,088,658	7,137,913	40.3	7,345,410	2.9	9,694,964	32.0	11,353,329	17.1
1- to 4-Family Residential Property Secured by a Junior Lien loans >= 60 Days / Total 1- to 4-Family Residential Property Secured by a Junior Lien loans %	0.31	0.42	36.2	0.42	-1.7	0.52	25.9	0.59	12.9
All Other (Non-Commercial) Real Estate Loans/Lines of Credit									
30 to 59 Days Delinquent	24,804	405,620	1,535.3	3,031	-99.3	35,047	1,056.3	45,279	29.2
60 to 89 Days Delinquent ¹	55,649	0	-100.0	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹	0	55,649	N/A	55,302	-0.6	0	-100.0	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	56,183	N/A	56,260	0.1
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit delinquent > = 60 Days	55,649	55,649	0.0	55,302	-0.6	56,183	1.6	56,260	0.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Delinquent >= 60 Days / Total All Other (Non-Commercial) Real Estate Loans/Lines of Credit %	0.14	0.16	10.8	0.15	-4.1	0.17	11.4	0.16	-2.9
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days	23,083,269.00	19,649,602.00	-14.9	26,855,793.00	36.7	33,708,490.00	25.5	35,017,908.00	3.9
Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial) Delinquent >= 60 Days / Total 1- to 4-Family Residential Property and All Other Consumer Real Estate Loans/Lines of Credit (Non-Commercial)	0.39	0.33	-16.5	0.43	32.0	0.53	23.3	0.54	1.6
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								11. Delinquent RE Loans	

¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.

	Delinquent Commercial Loans								
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY									
Construction and Development Loans									
30 to 59 Days Delinquent	5,292,803	0	-100.0	280,363	N/A	2,550,000	809.5	1,555,452	-39.0
60 to 89 Days Delinquent ¹	2,312,966	1,324,486	-42.7	865,649	-34.6	0	-100.0	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	921,363	N/A	0	-100.0
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	934,937	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total Construction and Development loans delinquent > = 60 Days	2,312,966	1,324,486	-42.7	865,649	-34.6	921,363	6.4	934,937	1.5
Construction and Development loans >= 60 Days / Total Construction and Development loans %	3.27	1.64	-50.0	1.05	-36.0	0.99	-5.5	0.85	-13.9
Secured by Farmland									
30 to 59 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
60 to 89 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
90 to 179 Days Delinquent ¹	0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Farmland delinquent > = 60 Days	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Secured by Farmland >= 60 Days Del / Total loans Secured by Farmland %	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
Secured by Multifamily									
30 to 59 Days Delinquent	1,649,887	1,337,259	-18.9	316,248	-76.4	2,272,981	618.7	0	-100.0
60 to 89 Days Delinquent ¹	0	347,980	N/A	1,572,445	351.9	0	-100.0	0	N/A
90 to 179 Days Delinquent ¹	0	4,986	N/A	352,173	6,963.2	154,880	-56.0	343,818	122.0
180 to 359 Days Delinquent	0	0	N/A	0	N/A	0	N/A	154,880	N/A
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Multifamily delinquent > = 60 Days	0	352,966	N/A	1,924,618	445.3	154,880	-92.0	498,698	222.0
Loans Secured by Multifamily >= 60 Days Del / Total loans Secured by Multifamily %	0.00	0.18	N/A	0.97	439.5	0.07	-92.3	0.19	158.8
Secured by Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	1,166,000	766,000	-34.3	895,949	17.0	3,044,628	239.8	2,738,267	-10.1
60 to 89 Days Delinquent ¹	347,980	0	-100.0	2,471,869	N/A	865,379	-65.0	328,591	-62.0
90 to 179 Days Delinquent ¹	296,035	67,685	-77.1	0	-100.0	1,120,701	N/A	0	-100.0
180 to 359 Days Delinquent	9,216,927	9,338,424	1.3	843,839	-91.0	0	-100.0	1,138,594	N/A
> = 360 Days Delinquent	0	0	N/A	9,197,876	N/A	1,155,519	-87.4	158,428	-86.3
Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	9,860,942	9,406,109	-4.6	12,513,584	33.0	3,141,599	-74.9	1,625,613	-48.3
Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Owner Occupied, Non-Farm, Non-Residential Property %	4.55	4.37	-4.0	5.95	36.4	1.63	-72.7	0.68	-58.0
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property									
30 to 59 Days Delinquent	532,461	1,382,798	159.7	183,507	-86.7	162,749	-11.3	0	-100.0
60 to 89 Days Delinquent ¹	0	1,206,313	N/A	0	-100.0	182,891	N/A	361,148	97.5
90 to 179 Days Delinquent ¹	9,162	119,902	1,208.7	1,206,314	906.1	178,713	-85.2	0	-100.0
180 to 359 Days Delinquent	511,143	0	-100.0	0	N/A	446,784	N/A	402,105	-10.0
> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property > = 60 Days	520,305	1,326,215	154.9	1,206,314	-9.0	808,388	-33.0	763,253	-5.6
# Means the number is too large to display in the cell									
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.								12. Del Comm Loans	

	Delinquent Commercial Loans																			
Return to cover			For Charter : N/A																	
03/11/2025			Count of CU : 83																	
CU Name: N/A			Asset Range : N/A																	
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured																	
			Count of CU in Peer Group : N/A																	
			Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg									
DELINQUENT COMMERCIAL LOANS/LINES OF CREDIT BY CATEGORY (continued)																				
Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property (continued)																				
Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property >= 60 Days Del / Total loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property %			0.20	0.49	145.7	0.39	-20.8	0.26	-32.8	0.27	1.9									
Loans to finance agricultural production and other loans to farmers																				
30 to 59 Days Delinquent			0	0	N/A	0	N/A	0	N/A	0	N/A									
60 to 89 Days Delinquent ¹			0	0	N/A	0	N/A	0	N/A	0	N/A									
90 to 179 Days Delinquent ¹			0	0	N/A	0	N/A	0	N/A	0	N/A									
180 to 359 Days Delinquent			0	0	N/A	0	N/A	0	N/A	0	N/A									
> = 360 Days Delinquent			0	0	N/A	0	N/A	0	N/A	0	N/A									
Total delinquent loans to finance agricultural production and other loans to farmers > = 60 Days			0	0	N/A	0	N/A	0	N/A	0	N/A									
Loans to finance agricultural production and other loans to farmers delinquent >= 60 Days / Total Loans to finance agricultural production and other loans to farmers %			0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A									
Commercial and Industrial Loans																				
30 to 59 Days Delinquent			8,888,559	2,348,688	-73.6	1,923,993	-18.1	1,775,933	-7.7	1,368,614	-22.9									
60 to 89 Days Delinquent ¹			746,814	294,814	-60.5	995,450	237.7	1,155,875	16.1	42,667	-96.3									
90 to 179 Days Delinquent ¹			1,018,140	6,290,107	517.8	558,275	-91.1	185,088	-66.8	271,633	46.8									
180 to 359 Days Delinquent			3,152,344	593,842	-81.2	625,131	5.3	146,976	-76.5	392,362	167.0									
> = 360 Days Delinquent			0	3,076,513	N/A	3,149,524	2.4	51,748	-98.4	51,748	0.0									
Total Commercial and Industrial Loans delinquent > = 60 Days			4,917,298	10,255,276	108.6	5,328,380	-48.0	1,539,687	-71.1	758,410	-50.7									
Commercial and Industrial Loans >= 60 Days / Total Commercial and Industrial Loans %			3.86	7.68	99.0	4.06	-47.1	1.24	-69.4	0.62	-49.8									
Unsecured Commercial Loans																				
30 to 59 Days Delinquent			0	0	N/A	0	N/A	0	N/A	0	N/A									
60 to 89 Days Delinquent ¹			0	27,367	N/A	0	-100.0	0	N/A	0	N/A									
90 to 179 Days Delinquent ¹			0	0	N/A	0	N/A	39,282	N/A	0	-100.0									
180 to 359 Days Delinquent			0	0	N/A	0	N/A	0	N/A	0	N/A									
> = 360 Days Delinquent			486,874	100,000	-79.5	0	-100.0	0	N/A	0	N/A									
Total Unsecured Commercial Loans delinquent > = 60 Days			486,874	127,367	-73.8	0	-100.0	39,282	N/A	0	-100.0									
Unsecured Commercial Loans >= 60 Days / Total Unsecured Commercial Loans %			14.95	4.35	-70.9	0.00	-100.0	1.21	N/A	0.00	-100.0									
Unsecured Revolving Lines of Credit for Commercial Purposes																				
30 to 59 Days Delinquent			0	108,030	N/A	3,000	-97.2	4,318	43.9	4,282	-0.8									
60 to 89 Days Delinquent ¹			20,000	0	-100.0	39,282	N/A	3,000	-92.4	0	-100.0									
90 to 179 Days Delinquent ¹			0	274,993	N/A	227,242	-17.4	0	-100.0	3,000	N/A									
180 to 359 Days Delinquent			0	0	N/A	149,993	N/A	0	-100.0	0	N/A									
> = 360 Days Delinquent			0	0	N/A	0	N/A	0	N/A	0	N/A									
Total Unsecured Revolving Lines of Credit for Commercial Purposes delinquent > = 60 Days			20,000	274,993	1,275.0	416,517	51.5	3,000	-99.3	3,000	0.0									
Unsecured Revolving Lines of Credit for Commercial Purposes >= 60 Days / Total Unsecured Revolving Lines of Credit for Commercial Purposes %			3.58	28.87	707.5	24.42	-15.4	0.62	-97.5	0.56	-10.0									
Total Commercial Loans to Members and Non-Members delinquent >= 60 days			18,118,385	23,067,412	27.3	22,255,062	-3.5	6,608,199	-70.3	4,583,911	-30.6									
Total Commercial Loans to Members and Non-Members delinquent >= 60 days / Total Commercial Loans to Members and Non-Members %			2.05	2.52	23.0	2.34	-7.2	0.70	-70.1	0.44	-36.6									
* Amounts are year-to-date and the related % change ratios are annualized.																				
¹ Prior to 3/31/22, loans delinquent 60 - 89 days delinquent were combined with loans 60 - 179 days delinquent.																				
												13. Del Comm Loans (cont')								

[illegible]

		Indirect, Purchased or Sold							
Return to cover		For Charter : N/A							
03/11/2025		Count of CU : 83							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A							
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024 % Chg
INDIRECT LOANS OUTSTANDING									
New and Used Vehicle Indirect Loans		4,277,469,201	4,242,659,281	-0.8	4,244,743,697	0.0	4,195,773,568	-1.2	4,104,418,921 -2.2
First Lien and Junior Lien Residential Indirect Loans		111,749,879	112,366,024	0.6	114,021,901	1.5	114,455,968	0.4	114,909,494 0.4
Commercial Indirect Loans		8,386,577	8,364,464	-0.3	8,590,815	2.7	3,687,541	-57.1	9,157,257 148.3
All Other Indirect Loans		214,064,605	210,688,746	-1.6	210,107,402	-0.3	204,714,404	-2.6	198,235,862 -3.2
Total Outstanding Indirect Loans		4,611,670,262	4,574,078,515	-0.8	4,577,463,815	0.1	4,518,631,481	-1.3	4,426,721,534 -2.0
Indirect Loans Outstanding / Total Loans %		30.24	29.97	-0.9	29.59	-1.3	29.23	-1.2	28.44 -2.7
DELINQUENT INDIRECT LOANS									
Total Delinquent Indirect Lns (>= 60 Days)		45,982,729	44,967,570	-2.2	48,752,964	8.4	50,111,408	2.8	52,749,070 5.3
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans %		1.00	0.98	-1.4	1.07	8.3	1.11	4.1	1.19 7.4
INDIRECT LOAN LOSSES									
Indirect Loans Charged Off*		39,189,603	11,900,032	21.5	24,457,404	2.8	36,729,265	0.1	51,361,194 4.9
Indirect Loans Recovered*		9,838,886	3,359,222	36.6	6,107,560	-9.1	11,237,848	22.7	15,009,657 0.2
Indirect Loans Net Charge Offs*		29,350,717	8,540,810	16.4	18,349,844	7.4	25,491,417	-7.4	36,351,537 7.0
Indirect Loans Net Charge Offs / Avg Indirect Loans %**		0.66	0.74	12.1	0.80	7.4	0.74	-6.8	0.80 8.0
LOANS PURCHASED AND SOLD UNDER 701.22 AND 701.23									
LOANS PURCHASED YEAR-TO-DATE									
Loans Purchased from Other Financial Institutions*		35,703,743	5,950	-99.9	1,508,198	#####	1,014,728	-55.1	1,014,728 -25.0
Loans Purchased from Other Sources*		21,269,847	8,162,791	53.5	13,427,325	-17.8	13,193,265	-34.5	15,388,299 -12.5
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted YTD		0.98	0.67	-31.8	0.58	-12.7	0.37	-37.3	0.32 -13.7
DELINQUENT WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Delinquent Whole or Partial Loans Purchased Under 701.23		6,431	5,649	-12.2	4,603	-18.5	0	-100.0	0 N/A
Whole or Partial Loans Purchased Under 701.23 Delinquent >= 60 Days / Total Whole or Partial Loans Purchased Under 701.23%		0.00	0.00	5.0	0.00	-14.3	0.00	-100.0	0.00 N/A
LOAN LOSSES - WHOLE OR PARTIAL LOANS PURCHASED UNDER 701.23									
Whole or Partial Loans Purchased Under 701.23 Charged Off*		0	0	N/A	0	N/A	0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Recovered*		0	0	N/A	0	N/A	0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs*		0	0	N/A	0	N/A	0	N/A	0 N/A
Whole or Partial Loans Purchased Under 701.23 Net Charge Offs / Avg Whole or Partial Loans Purchased Under 701.23**		0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
LOANS SOLD Year-to-date									
Loans Sold		706,870,407	185,383,061	-73.8	400,415,030	116.0	681,538,625	70.2	851,989,530 25.0
First mortgage loans sold on the secondary market		684,202,685	135,220,167	-80.2	351,005,958	159.6	627,451,819	78.8	799,590,691 27.4
Loans Transferred with Limited Recourse Qualifying for Sales Accounting		78,861,999	15,829,520	-79.9	30,193,697	90.7	66,866,986	121.5	85,030,262 27.2
Real Estate Loans Sold with Servicing Retained		538,205,652	107,797,062	-80.0	292,025,377	170.9	530,181,035	81.6	661,657,265 24.8
All Other Loans Sold with Servicing Retained		0	436,145	N/A	660,348	51.4	696,800	5.5	814,893 16.9
OUTSTANDING BALANCE OF LOANS SOLD WITH SERVICING RETAINED		4,875,259,299	4,903,365,529	0.6	4,948,684,582	0.9	5,040,040,755	1.8	5,026,867,618 -0.3
* Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
							15. Indirect, Purchased or Sold		

			Participation Loans							
Return to cover			For Charter : N/A							
03/11/2025			Count of CU : 83							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
LOAN PARTICIPATIONS OUTSTANDING (Purchased + Retained):										
Consumer		N/A	N/A		N/A		N/A		N/A	
Vehicle - Non-commercial		393,664,998	362,664,598	-7.9	334,811,218	-7.7	304,178,921	-9.1	293,531,268	-3.5
Non-Federally Guaranteed Student Loans		7,949,685	8,239,947	3.7	8,160,524	-1.0	8,312,773	1.9	8,399,398	1.0
1- to 4-Family Residential Property		71,099,892	70,486,687	-0.9	79,538,527	12.8	77,572,598	-2.5	88,392,916	13.9
Commercial Loans (excluding Construction & Development)		139,816,024	139,271,370	-0.4	140,610,107	1.0	131,630,909	-6.4	210,474,146	59.9
Commercial Construction & Development		19,427,972	24,351,325	25.3	24,102,189	-1.0	37,576,912	55.9	85,340,102	127.1
All Other Participation Loans		15,818,854	19,515,432	23.4	19,385,821	-0.7	17,648,404	-9.0	13,710,439	-22.3
TOTAL PARTICIPATION LOANS OUTSTANDING		647,777,425	624,529,359	-3.6	606,608,386	-2.9	576,920,517	-4.9	699,848,269	21.3
Participation Loans Outstanding / Total Loans %		4.25	4.09	-3.7	3.92	-4.2	3.73	-4.8	4.50	20.5
LOAN PARTICIPATIONS PURCHASED										
Participation Loans Purchased*		121,311,739	15,189,564	-49.9	42,574,902	40.1	64,538,236	1.1	231,872,625	169.5
Participation Loans Purchased YTD / Total Loans Granted YTD %		2.09	1.24	-40.4	1.66	33.8	1.66	0.0	4.47	168.6
LOAN PARTICIPATIONS SOLD										
Participation Loans Sold YTD*		32,405,990	3,402,234	-58.0	1,780,450	-73.8	16,491,630	517.5	58,939,542	168.0
%Participation Loans Sold YTD / Total Assets**		0.15	0.06	-60.1	0.02	-73.9	0.10	520.3	0.27	173.4
DELINQUENT- PARTICIPATION LOANS (Purchased + Retained):										
Delinquent Participation Loans Purchased Under 701.22		10,872,958	13,036,673	19.9	11,616,483	-10.9	2,921,360	-74.9	2,223,058	-23.9
Delinquent Participation Loans Purchased Delinquent >= 60 Days / Total Participation Loans Purchased %		1.85	2.30	24.4	2.11	-8.2	0.57	-72.9	0.38	-33.8
LOAN LOSSES - PARTICIPATION LOANS										
Participation Loans Charged Off*		3,983,430	1,302,097	30.8	2,415,390	-7.2	3,337,495	-7.9	4,142,845	-6.9
Participation Loans Recovered*		1,953,019	698,079	43.0	1,340,067	-4.0	1,808,530	-10.0	2,248,454	-6.8
Participation Loan Net Charge Offs *		2,030,411	604,018	19.0	1,075,323	-11.0	1,528,965	-5.2	1,894,391	-7.1
Participation Loans Net Charge Offs / Avg Participation Loans % **		0.29	0.38	30.1	0.34	-9.7	0.33	-2.9	0.28	-15.6
* Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
									16. Participation Loans	

1- to 4-Family Residential Property and All Other (Non-Commercial) Real Estate Loans									
Return to cover			For Charter : N/A						
03/11/2025			Count of CU : 83						
CU Name: N/A			Asset Range : N/A						
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group : N/A								
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
1- to 4-Family Residential Property Loans									
Secured by 1st Lien									
Fixed Rate > 15 years	1,878,789,218	1,894,293,737	0.8	1,916,800,639	1.2	1,927,116,845	0.5	1,961,697,247	1.8
Fixed Rate 15 years or less	824,952,508	803,497,836	-2.6	785,172,981	-2.3	763,269,680	-2.8	716,733,620	-6.1
Balloon/Hybrid > 5 years	418,592,527	488,309,468	16.7	526,146,653	7.7	516,711,422	-1.8	544,458,787	5.4
Balloon/Hybrid 5 years or less	675,730,261	719,638,783	6.5	783,033,302	8.8	837,328,919	6.9	879,427,003	5.0
Adjustable Rate	443,063,454	402,409,363	-9.2	427,223,359	6.2	425,444,954	-0.4	437,707,910	2.9
Total Secured by 1st Lien	4,241,127,968	4,308,149,187	1.6	4,438,376,934	3.0	4,469,871,820	0.7	4,540,024,567	1.6
Secured by Junior Lien									
Closed-End Fixed Rate	262,179,758	270,808,317	3.3	280,063,463	3.4	291,487,485	4.1	295,026,621	1.2
Closed-End Adjustable Rate	37,583,728	41,335,220	10.0	43,861,824	6.1	28,685,610	-34.6	28,695,690	0.0
Open-End Fixed Rate	8,187,941	8,119,396	-0.8	8,698,228	7.1	9,723,914	11.8	10,068,069	3.5
Open-End Adjustable Rate	1,326,015,912	1,362,408,595	2.7	1,429,795,832	4.9	1,517,208,682	6.1	1,582,191,310	4.3
Total Secured by Junior Lien	1,633,967,339	1,682,671,528	3.0	1,762,419,347	4.7	1,847,105,691	4.8	1,915,981,690	3.7
All Other (Non-Commercial) Real Estate									
Closed-End Fixed Rate	9,842,714	13,437,683	36.5	9,237,095	-31.3	8,582,566	-7.1	8,727,440	1.7
Closed-End Adjustable Rate	15,959,611	15,703,345	-1.6	17,582,358	12.0	16,002,448	-9.0	16,572,994	3.6
Open-End Fixed Rate	1,608,645	1,581,968	-1.7	3,567,443	125.5	826,969	-76.8	794,253	-4.0
Open-End Adjustable Rate	11,547,353	4,443,120	-61.5	6,063,492	36.5	7,822,399	29.0	8,162,210	4.3
Total All Other (Non-Commercial) Real Estate	38,958,323	35,166,116	-9.7	36,450,388	3.7	33,234,382	-8.8	34,256,897	3.1
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate	5,914,053,630	6,025,986,831	1.9	6,237,246,669	3.5	6,350,211,893	1.8	6,490,263,154	2.2
1- to 4-Family Residential Property Loans Granted YTD									
Secured by 1st Lien Granted YTD									
Fixed Rate > 15 Years*	674,709,968	152,304,704	-9.7	382,809,927	25.7	623,136,540	8.5	901,712,564	8.5
Fixed Rate 15 Years or less*	107,311,844	14,933,664	-44.3	32,761,789	9.7	50,037,014	1.8	80,875,322	21.2
Balloon/Hybrid > 5 Years*	99,911,111	23,970,352	-4.0	76,389,239	59.3	122,680,301	7.1	163,097,623	-0.3
Balloon/Hybrid 5 Years or less*	386,801,064	73,381,897	-24.1	179,820,655	22.5	288,214,415	6.9	349,617,062	-9.0
Adjustable Rate*	121,615,607	17,591,078	-42.1	55,030,597	56.4	72,761,488	-11.9	99,943,306	3.0
Total Secured by 1st Lien Granted YTD*	1,390,349,594	282,181,695	-18.8	726,812,207	28.8	1,156,829,758	6.1	1,595,245,877	3.4
Secured by Junior Lien Granted YTD									
Closed-End Fixed Rate*	103,022,968	19,628,873	-23.8	43,400,544	10.6	69,829,872	7.3	89,723,737	-3.6
Closed-End Adjustable Rate*	10,754,893	3,106,476	15.5	7,141,663	14.9	6,936,418	-35.2	9,917,113	7.2
Open-End Fixed Rate*	2,647,198	389,198	-41.2	1,068,728	37.3	2,188,398	36.5	2,509,983	-14.0
Open-End Adjustable Rate*	523,199,299	110,968,695	-15.2	195,682,858	-11.8	327,722,714	11.7	443,772,286	1.6
Total Secured by Junior Lien Granted YTD*	639,624,358	134,093,242	-16.1	247,293,793	-7.8	406,677,402	9.6	545,923,119	0.7
All Other (Non-Commercial) Real Estate Granted YTD									
Closed-End Fixed Rate*	4,064,289	609,544	-40.0	998,916	-18.1	1,893,677	26.4	2,147,999	-14.9
Closed-End Adjustable Rate*	2,913,219	159,036	-78.2	536,036	68.5	597,049	-25.7	773,106	-2.9
Open-End Fixed Rate*	1,201,060	712,500	137.3	2,563,876	79.9	562,500	-85.4	562,500	-25.0
Open-End Adjustable Rate*	1,231,904	0	-100.0	403,425	N/A	882,925	45.9	1,037,925	-11.8
Total All Other (Non-Commercial) Real Estate Granted YTD*	9,410,472	1,481,080	-37.0	4,502,253	52.0	3,936,151	-41.7	4,521,530	-13.8
Total 1- to 4-Family Residential Property Loans and All Other (Non-Commercial) Real Estate Granted YTD*	2,039,384,424	417,756,017	-18.1	978,608,253	17.1	1,567,443,311	6.8	2,145,690,526	2.7
Outstanding 1- to 4-Family Residential Construction Loans	23,236,925	26,389,091	13.6	30,774,813	16.6	31,141,877	1.2	21,874,076	-29.8
Amount of real estate loans that refinance, reprice or mature w/in 5 yrs	2,342,140,207	1,962,758,642	-16.2	2,228,541,099	13.5	2,767,592,760	24.2	2,832,839,481	2.4
Outstanding Interest Only & Payment Option First Mortgage Loans	49,866,531	51,492,689	3.3	59,798,874	16.1	60,031,635	0.4	61,594,339	2.6
Interest Only & Payment Option First Mortgages / Total Assets %	0.23	0.23	-2.0	0.26	15.8	0.27	0.8	0.28	4.6
Interest Only & Payment Option First Mortgages / Net Worth %	2.35	2.39	1.8	2.74	14.8	2.74	0.1	2.79	1.5
* Amounts are year-to-date while the related %change ratios are annualized.									
								17. RE Loans	

	Real Estate (Non-Commercial) Loan Losses								
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :			N/A					
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
LOAN LOSS SUMMARY BY LOAN TYPE									
First Lien single 1- to 4-Family Residential Property Loans Charged Off*	184,271	2,702	-94.1	34,373	536.1	58,296	13.1	58,296	-25.0
First Lien single 1- to 4-Family Residential Property Loans Recovered*	62,554	1,625	-89.6	43,076	1,225.4	45,236	-30.0	47,697	-20.9
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	121,717	1,077	-96.5	-8,703	-504.0	13,060	200.0	10,599	-39.1
First Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg First Lien single 1- to 4-Family Residential Property Loans**	0.00	0.00	-96.6	0.00	-498.0	0.00	199.7	0.00	-39.6
Junior Lien single 1- to 4-Family Residential Property Loans Charged Off*	239,988	58,227	-3.0	72,141	-38.1	192,670	78.0	276,751	7.7
Junior Lien single 1- to 4-Family Residential Property Loans Recovered*	161,037	27,491	-31.7	52,942	-3.7	93,195	17.4	144,969	16.7
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs*	78,951	30,736	55.7	19,199	-68.8	99,475	245.4	131,782	-0.6
Junior Lien single 1- to 4-Family Residential Property Loans Net Charge Offs / Avg Junior Lien single 1- to 4-Family Residential Property Loans**	0.01	0.01	40.7	0.00	-69.5	0.01	237.0	0.01	-2.6
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Charged Off*	3,425	0	-100.0	0	N/A	0	N/A	401	N/A
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Recovered*	1,025	697	172.0	997	-28.5	1,197	-20.0	1,197	-25.0
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs*	2,400	-697	-216.2	-997	28.5	-1,197	20.0	-796	50.1
All Other (Non-Commercial) Real Estate Loans/Lines of Credit Net Charge Offs / Avg All Other (Non-Commercial) Real Estate Loans/Lines of Credit**	0.00	-0.01	-269.5	-0.01	29.7	0.00	16.4	0.00	50.8
Total 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loan Net Charge Offs / Avg 1- to 4-Family Residential plus Other (Non-Commercial) Real Estate Loans**	0.00	0.00	-42.0	0.00	-85.0	0.00	674.2	0.00	-5.7
*Amounts are year-to-date while the related percent change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								18. RE Loan Losses	

Return to cover			Commercial Loan Information						
03/11/2025			For Charter : N/A						
CU Name: N/A			Count of CU : 83						
Peer Group: N/A			Asset Range : N/A						
			Criteria :	Region:	Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State				
			Count of CU in Peer Group : N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Construction and Development	70,768,076	80,972,455	14.4	82,639,740	2.1	93,073,535	12.6	109,634,954	17.8
Secured by Farmland	15,316,193	14,636,807	-4.4	14,482,982	-1.1	15,217,535	5.1	15,054,511	-1.1
Secured by Multifamily	190,373,863	197,153,482	3.6	199,245,818	1.1	206,969,145	3.9	257,496,265	24.4
Owner Occupied, Non-Farm, Non-Residential Property	216,933,794	215,452,549	-0.7	210,148,165	-2.5	193,044,742	-8.1	237,797,312	23.2
Non-Owner Occupied, Non-Farm, Non-Residential Property	258,888,910	268,592,234	3.7	308,579,520	14.9	307,807,720	-0.3	285,327,610	-7.3
Total Real Estate Secured Commercial Loans	752,280,836	776,807,527	3.3	815,096,225	4.9	816,112,677	0.1	905,310,652	10.9
NON-REAL ESTATE SECURED COMMERCIAL LOANS (TO MEMBERS & NON-MEMBERS)									
Loans to finance agricultural production and other loans to farmers	281,567	255,455	-9.3	253,716	-0.7	251,957	-0.7	240,566	-4.5
Commercial and Industrial Loans	127,419,879	133,566,730	4.8	131,294,547	-1.7	124,083,064	-5.5	121,773,231	-1.9
Unsecured Commercial Loans	3,256,748	2,926,370	-10.1	2,785,414	-4.8	3,259,228	17.0	4,670,151	43.3
Unsecured Revolving Lines of Credit (Commercial Purpose)	559,285	952,362	70.3	1,705,478	79.1	483,587	-71.6	537,540	11.2
Total Non-Real Estate Secured Commercial Loans	131,517,479	137,700,917	4.7	136,039,155	-1.2	128,077,836	-5.9	127,221,488	-0.7
TOTAL COMMERCIAL LOANS:									
Commercial Loans to Members	756,602,756	782,325,329	3.4	817,032,973	4.4	815,780,799	-0.2	825,084,119	1.1
Purchased Commercial Loans or Participations to Nonmembers	127,195,559	132,183,115	3.9	134,102,407	1.5	128,409,714	-4.2	207,448,021	61.6
Total Commercial Loans	883,798,315	914,508,444	3.5	951,135,380	4.0	944,190,513	-0.7	1,032,532,140	9.4
NUMBER OF COMMERCIAL LOANS OUTSTANDING BY TYPE									
Construction and Development	150	166	10.7	164	-1.2	163	-0.6	178	9.2
Farmland	45	45	0.0	44	-2.2	45	2.3	46	2.2
Secured by Multifamily	330	364	10.3	379	4.1	377	-0.5	391	3.7
Owner Occupied, Non-Farm, Non-Residential Property	416	424	1.9	412	-2.8	392	-4.9	441	12.5
Non-Owner Occupied, Non-Farm, Non-Residential Property	459	413	-10.0	448	8.5	453	1.1	432	-4.6
Total Number of Real Estate Secured Commercial Loans	1,400	1,412	0.9	1,447	2.5	1,430	-1.2	1,488	4.1
Loans to finance agricultural production and other loans to farmers	4	4	0.0	4	0.0	4	0.0	4	0.0
Commercial and Industrial Loans	978	1,019	4.2	1,051	3.1	1,020	-2.9	1,031	1.1
Unsecured Commercial Loans	20	22	10.0	19	-13.6	34	78.9	20	-41.2
Unsecured Revolving Lines of Credit (Commercial Purpose)	47	49	4.3	62	26.5	32	-48.4	55	71.9
Total Number of Non-Real Estate Secured Commercial Loans	1,049	1,094	4.3	1,136	3.8	1,090	-4.0	1,110	1.8
TOTAL NUMBER OF COMMERCIAL LOANS OUTSTANDING									
Number of Outstanding Commercial Loans to Members	2,277	2,336	2.6	2,416	3.4	2,354	-2.6	2,407	2.3
Number of Outstanding Purchased Commercial Loans or Participation Interests to Nonmembers	172	170	-1.2	167	-1.8	166	-0.6	191	15.1
Total Number of Commercial Loans Outstanding	2,449	2,506	2.3	2,583	3.1	2,520	-2.4	2,598	3.1
TOTAL COMMERCIAL LOANS LESS UNFUNDED COMMITMENTS	883,798,315	914,508,444	3.5	951,135,380	4.0	944,190,513	-0.7	1,032,532,140	9.4

	Commercial Loan Net Charge Offs							
Return to cover			For Charter :	N/A				
03/11/2025			Count of CU :	83				
CU Name: N/A			Asset Range :	N/A				
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured					
			Count of CU in Peer Group :	N/A				
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024 % Chg
COMMERCIAL LOAN NET CHARGE-OFF RATIOS:								
Net Commercial Construction and Development Loans YTD Charge Offs to average Commercial Construction and Development Loans**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
Net Commercial Loans Secured by Farmland YTD Charge Offs to average Commercial Loans Secured by Farmland**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
Net Commercial Loans Secured by Multifamily YTD Charge Offs to average Commercial Loans Secured by Multifamily**	0.00	0.12	4395.5	0.06	-50.559	0.37	510.1	0.51 35.474
Net Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
Net Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs to average Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property**	0.00	0.00	100	0.00	N/A	0.00	-33.2	0.00 -21.902
Net Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs to average Commercial Loans to Finance Agricultural Production and Other Loans to Farmers**	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00 N/A
Net Commercial and Industrial Loans YTD Charge Offs to average Commercial and Industrial Loans**	-0.29	-0.01	95.636	-0.03	-110.91	0.56	2,179.8	0.52 -7.9621
Net Unsecured Commercial Loans YTD Charge Offs to average Unsecured Commercial Loans**	0.00	50.03	N/A	25.56	-48.913	-0.26	-101.0	-0.18 30.851
Net Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs to average Unsecured Revolving Lines of Credit for Commercial Purposes**	0.75	11.47	1438.2	3.83	-66.627	5.54	44.8	3.95 -28.689
Net Commercial Loans/Lines of Credit Real Estate Secured YTD Charge Offs to average Commercial Real Estate Secured**	0.00	0.03	4303.9	0.02	-48.8	0.10	492.5	0.14 44.047
Net Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge Offs to average Commercial Not Real Estate Secured**	-0.27	1.20	542.8	0.58	-51.416	0.56	-4.2	0.51 -9.068
Net Commercial Loan YTD Charge Offs to average Commercial Loans**	-0.04	0.21	618.71	0.10	-52.149	0.16	62.9	0.19 16.228
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)						20. Commercial Loan Net Charge Offs		

		Commercial Loan Losses								
Return to cover		For Charter : N/A								
03/11/2025		Count of CU : 83								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
COMMERCIAL LOAN CHARGE-OFFS:										
Commercial Construction and Development Loans YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Charge Offs*		0	61,143	N/A	61,143	-50	558,625	509.1	1,135,547	52.5
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Charge Offs*		0	0	N/A	3,323	N/A	3,323	-33.3	3,323	-25.0
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Charge Offs*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Charge Offs*		34,409	0	-100	0	N/A	546,638	N/A	725,194	-0.5
Unsecured Commercial Loans YTD Charge Offs*		0	386,874	N/A	386,874	-50	0	-100.0	0	N/A
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Charge Offs*		13,235	21,710	556.14	21,710	-50	21,710	-33.3	21,710	-25.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Charge-Offs*		0	61,143	N/A	64,466	-47.283	561,948	481.1	1,138,870	52.0
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Charge-Offs*		47,644	408,584	3330.3	408,584	-50	568,348	-7.3	746,904	-1.4
Total Commercial Loan YTD Charge Offs*		47,644	469,727	3843.6	473,050	-49.646	1,130,296	59.3	1,885,774	25.1
COMMERCIAL LOAN RECOVERIES:										
Commercial Construction and Development Loans YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Farmland YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Multifamily YTD Recoveries*		5,485	1,250	-8.8423	1,600	-36	2,900	20.8	4,082	5.6
Commercial Loans Secured by Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial Loans Secured by Non-Owner Occupied, Non-Farm, Non-Residential Property YTD Recoveries*		200	0	-100	0	N/A	0	N/A	0	N/A
Commercial Loans to Finance Agricultural Production and Other Loans to Farmers YTD Recoveries*		0	0	N/A	0	N/A	0	N/A	0	N/A
Commercial and Industrial Loans YTD Recoveries*		396,704	4,173	-95.792	17,449	109.07	17,449	-33.3	81,752	251.4
Unsecured Commercial Loans YTD Recoveries*		0	168	N/A	767	128.27	6,462	461.7	7,248	-15.9
Unsecured Revolving Lines of Credit for Commercial Purposes YTD Recoveries*		50	42	236	42	-50	42	-33.3	42	-25.0
Commercial Loans/Lines of Credit Real Estate Secured YTD Recoveries*		5,685	1,250	-12.049	1,600	-36	2,900	20.8	4,082	5.6
Commercial Loans/Lines of Credit Not Real Estate Secured YTD Recoveries*		396,754	4,383	-95.581	18,258	108.28	23,953	-12.5	89,042	178.8
Total Commercial Loan YTD Recoveries*		402,439	5,633	-94.401	19,858	76.265	26,853	-9.8	93,124	160.1
*Amounts are year-to-date while the related percent change ratios are annualized.										
								21. Commercial Loan Losses		

Return to cover									
		Investments							
03/11/2025		For Charter :	N/A						
CU Name: N/A		Count of CU :	83.0						
Peer Group: N/A		Asset Range :	N/A						
		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
		Count of CU in Peer Group :	N/A						
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024 % Chg
INVESTMENT SECURITIES									
EQUITY SECURITIES									
Common Stock	3,751,615	4,119,786	9.8	4,280,430	3.9	4,192,866	-2.0	4,281,384	2.1
Registered Investment Companies	132,194,864	139,276,537	5.4	141,124,384	1.3	148,863,489	5.5	148,043,386	-0.6
Other Equities	30,046,429	31,771,979	5.7	32,217,949	1.4	34,519,694	7.1	33,767,614	-2.2
TOTAL EQUITY SECURITIES	165,992,908	175,168,302	5.5	177,622,763	1.4	187,576,049	5.6	186,092,384	-0.8
TRADING DEBT SECURITIES									
US Government Obligations	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Guaranteed - Non-Debt Instruments	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	0	0	N/A	0	N/A	0	N/A	0	N/A
Debt Securities Issued by Depositories, Banks, and Credit Unions	0	0	N/A	0	N/A	0	N/A	0	N/A
All Other Trading Debt Securities	0	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
TOTAL TRADING DEBT SECURITIES	0	131,275	N/A	51,434	-60.8	83,387	62.1	316,633	279.7
AVAILABLE-FOR-SALE (AFS) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	134,911,819	166,068,310	23.1	106,014,816	-36.2	104,621,896	-1.3	86,544,728	-17.3
Federal Agency Securities - Guaranteed - Debt Instruments	1,058,143,771	983,461,144	-7.1	902,240,566	-8.3	921,503,406	2.1	822,489,424	-10.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,640,817,323	1,650,385,659	0.6	1,637,819,284	-0.8	1,597,122,051	-2.5	1,592,672,955	-0.3
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	16,800	N/A	0	-100.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	102,844	104,380	1.5	714,269	584.3	677,087	-5.2	642,622	-5.1
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	31,684,750	31,669,918	0.0	26,997,439	-14.8	26,984,931	0.0	26,972,511	0.0
Debt Securities Issued by Depositories, Banks, and Credit Unions	48,847,697	48,359,392	-1.0	45,285,557	-6.4	43,133,036	-4.8	41,149,811	-4.6
All Other Available-for-Sale Debt Securities at Amortized Cost	26,762,155	27,021,905	1.0	26,690,365	-1.2	23,833,374	-10.7	23,910,855	0.3
TOTAL AFS DEBT SECURITIES AT AMORTIZED COST	2,941,270,359	2,907,070,708	-1.2	2,745,762,296	-5.5	2,717,892,581	-1.0	2,594,382,906	-4.5
AFS DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	133,548,412	165,292,421	23.8	103,144,458	-37.6	103,488,502	0.3	84,854,716	-18.0
Federal Agency Securities - Guaranteed - Debt Instruments	997,333,134	927,000,810	-7.1	852,304,703	-8.1	889,976,667	4.4	788,754,315	-11.4
Federal Agency Securities - Guaranteed - Non-Debt Instruments	1,471,534,415	1,474,026,835	0.2	1,471,345,952	-0.2	1,478,006,181	0.5	1,443,393,266	-2.3
Federal Agency Securities - Non-Guaranteed	0	0	N/A	0	N/A	8,057	N/A	0	-100.0
Non-Federal Agency Asset-Backed Securities - Senior Tranches	794,472	744,454	-6.3	704,532	-5.4	676,541	-4.0	633,118	-6.4
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	27,855,742	27,905,988	0.2	23,891,567	-14.4	24,802,020	3.8	24,279,573	-2.1
Debt Securities Issued by Depositories, Banks, and Credit Unions	47,084,020	46,933,460	-0.3	43,907,631	-6.4	42,636,549	-2.9	40,548,366	-4.9
All Other Available-for-Sale Debt Securities at Fair Value	24,939,180	25,364,543	1.7	25,086,213	-1.1	23,120,019	-7.8	22,963,201	-0.7
TOTAL AFS DEBT SECURITIES AT FAIR VALUE	2,703,089,375	2,667,268,511	-1.3	2,520,385,056	-5.5	2,562,714,536	1.7	2,405,426,555	-6.1
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Return to cover		Investments							
03/11/2025		For Charter : N/A							
CU Name: N/A		Count of CU : 83							
Peer Group: N/A		Asset Range : N/A							
		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
		Count of CU in Peer Group : N/A							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
INVESTMENT SECURITIES (continued)									
HELD-TO-MATURITY (HTM) DEBT SECURITIES AT AMORTIZED COST									
US Government Obligations	3,786,453	4,177,321	10.3	1,393,024	-66.7	500,000	-64.1	5,497,478	999.5
Federal Agency Securities - Guaranteed - Debt Instruments	86,720,466	85,427,079	-1.5	81,947,757	-4.1	72,809,250	-11.2	63,592,744	-12.7
Federal Agency Securities - Guaranteed - Non-Debt Instruments	239,633,577	236,628,184	-1.3	232,863,558	-1.6	229,987,431	-1.2	227,403,672	-1.1
Federal Agency Securities - Non-Guaranteed	7,878,577	7,371,121	-6.4	8,863,400	20.2	8,855,741	-0.1	11,650,000	31.6
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	1,039,041	1,036,755	-0.2	1,034,468	-0.2	1,032,182	-0.2	1,029,895	-0.2
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,988,000	1,739,000	-12.5	1,493,000	-14.1	996,000	-33.3	3,748,000	276.3
All Other HTM Debt Securities at Amortized Cost	3,423,266	3,430,711	0.2	3,438,157	0.2	945,490	-72.5	952,600	0.8
TOTAL HTM DEBT SECURITIES AT AMORTIZED COST	344,469,380	339,810,171	-1.4	331,033,364	-2.6	315,126,094	-4.8	313,874,389	-0.4
HTM DEBT SECURITIES AT FAIR VALUE									
US Government Obligations	3,735,820	4,129,662	10.5	1,353,550	-67.2	476,412	-64.8	5,108,510	972.3
Federal Agency Securities - Guaranteed - Debt Instruments	80,383,118	79,009,763	-1.7	76,014,994	-3.8	68,886,104	-9.4	59,509,465	-13.6
Federal Agency Securities - Guaranteed - Non-Debt Instruments	205,688,445	200,962,540	-2.3	197,583,191	-1.7	203,007,371	2.7	194,275,051	-4.3
Federal Agency Securities - Non-Guaranteed	7,576,656	7,223,306	-4.7	8,733,157	20.9	8,841,782	1.2	11,541,711	30.5
Non-Federal Agency Asset-Backed Securities - Senior Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Federal Agency Asset-Backed Securities - Subordinated Tranches	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Issued by States and Political Subdivisions in the U.S.	841,610	849,837	1.0	856,242	0.8	881,244	2.9	848,775	-3.7
Debt Securities Issued by Depositories, Banks, and Credit Unions	1,926,366	1,697,760	-11.9	1,478,106	-12.9	994,872	-32.7	3,752,021	277.1
All Other HTM Debt Securities at Amortized Cost	3,500,000	3,500,000	0.0	3,500,000	0.0	1,000,000	-71.4	1,000,000	0.0
TOTAL HTM DEBT SECURITIES AT FAIR VALUE	303,652,015	297,372,868	-2.1	289,519,240	-2.6	284,087,785	-1.9	276,035,533	-2.8
Allowance for Credit Losses on Held-to-maturity Debt Securities ¹ (if ASC 326 has been adopted)	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL INVESTMENT SECURITIES	3,213,551,663	3,182,378,259	-1.0	3,029,092,617	-4.8	3,065,500,066	1.2	2,905,709,961	-5.2
Allowance for Credit Losses on Available-for-sale Debt Securities ² (if ASC 326 has been adopted)	34,519	34,519	0.0	-12,884	-137.3	0	100.0	0	N/A
OTHER INVESTMENTS									
Nonperpetual Capital Account	1,182,396	1,182,396	0.0	507,096	-57.1	600,796	18.5	512,446	-14.7
Perpetual Contributed Capital	17,100,505	17,404,930	1.8	17,840,193	2.5	17,773,238	-0.4	19,356,304	8.9
All other investments	108,271,493	109,343,572	1.0	108,666,854	-0.6	103,332,687	-4.9	107,910,535	4.4
TOTAL OTHER INVESTMENTS	126,554,394	127,930,898	1.1	127,014,143	-0.7	121,706,721	-4.2	127,779,285	5.0
DEPOSITS									
Time deposits in commercial banks, S&Ls, savings banks, natural person credit unions, or corporate credit unions	450,695,471	454,567,127	0.9	453,272,408	-0.3	446,757,242	-1.4	442,735,225	-0.9
1 The allowance for credit losses on Held-to-maturity debt securities is a valuation account and is not included in the amount reported as HTM Debt Securities at Amortized Cost (Account NV0081) or at Fair Value (Account 801).							23. Investments (con't)		
2 The allowance for credit losses on Available-for-sale debt securities is for informational purposes only and represents the credit-related decline in the fair value of an individual									

[illegible]

		Other Investment Information							
Return to cover		For Charter : N/A							
03/11/2025		Count of CU : 83							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State							
	Count of CU in Peer Group : N/A								
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
Investments - Memoranda									
Non-Conforming Investments (State Credit Unions ONLY) ¹	3,703,000	2,213,000	-40.2	0	-100.0	0	N/A	0	N/A
Outstanding balance of brokered certificates of deposit and share certificates	209,068,085	204,323,420	-2.3	199,865,152	-2.2	196,522,639	-1.7	192,831,395	-1.9
Realized Investment Gains (Losses)									
Realized Gain (Losses) on HTM Debt Securities	-618,178	0	100.0	-46,386	N/A	0	100.0	0	N/A
Realized Gain (Losses) on AFS Debt Securities	-6,848,132	-3,557,947	48.0	-9,324,713	-162.1	-5,983,064	35.8	-5,990,662	-0.1
Realized Gain (Losses) on all other investments	-159,713	8,156,171	5,206.8	8,162,965	0.1	10,270,732	25.8	8,282,957	-19.4
Total Gain (Loss) on Investments	-7,626,023	4,598,224	160.3	-1,208,134	-126.3	4,287,668	454.9	2,292,295	-46.5
Other-Than-Temporary Impairment (OTTI)									
Total OTTI Losses	0	0	N/A	0	N/A	0	N/A	0	N/A
Less: Portion of OTTI Losses in Other Comprehensive Income	0	0	N/A	0	N/A	0	N/A	0	N/A
OTTI Losses Recognized in Earnings	0	0	N/A	0	N/A	0	N/A	0	N/A
Derivatives Hedge									
Gain (Loss) associated with the Hedged Item in a Fair Value Derivatives Hedge	N/A	N/A		N/A		N/A		N/A	
Assets used to fund employee benefit or deferred compensation plans									
Recorded Value of Securities	156,866,171	164,827,669	5.1	166,550,340	1.0	172,325,759	3.5	171,234,523	-0.6
Recorded Value of Other Investments	7,975,778	7,866,213	-1.4	8,245,556	4.8	8,179,673	-0.8	8,306,095	1.5
Collateral Assignment Split Dollar Life Insurance Arrangements									
Remaining Premiums	322,400	322,400	0.0	3,341,800	936.5	241,800	-92.8	2,841,800	1,075.3
Cash Surrender Value	15,192,366	8,864,674	-41.7	16,188,746	82.6	12,480,795	-22.9	18,593,062	49.0
Recorded Value	26,339,577	26,431,691	0.3	33,331,215	26.1	29,726,500	-10.8	35,867,693	20.7
Endorsement Split Dollar Life Insurance Arrangements									
Remaining Premiums	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash Surrender Value	0	0	N/A	0	N/A	0	N/A	0	N/A
Recorded Value	3,237,213	3,482,127	7.6	0	-100.0	0	N/A	0	N/A
Other Insurance	98,706,607	109,265,677	10.7	109,414,837	0.1	108,835,458	-0.5	101,384,646	-6.8
Other Non-insurance	42,434,239	37,339,084	-12.0	37,791,161	1.2	39,725,137	5.1	45,411,749	14.3
Total Assets Used to Fund Employee Benefit Plans or Deferred Compensation Agreements	335,559,585	349,212,461	4.1	355,333,109	1.8	358,792,527	1.0	362,204,706	1.0
Charitable Donation Accounts	502,201	504,971	0.6	506,181	0.2	510,651	0.9	0	-100.0
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	23	22	-4.3	22	0.0	21	-4.5	21	0.0
Approved Mortgage Seller	21	20	-4.8	21	5.0	20	-4.8	20	0.0
Borrowing Repurchase Agreements	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Deposits (all deposits acquired through 3rd party)	6	6	0.0	6	0.0	6	0.0	7	16.7
Investment Pilot Program	0	0	N/A	0	N/A	0	N/A	0	N/A
Investments Not Authorized by FCU Act (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits and Shares Meeting 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Brokered Certificates of Deposit (investments)	31	32	3.2	32	0.0	31	-3.1	31	0.0
¹ Prior to March 31, 2014, this item included investments purchased for employee benefit/deferred compensation plans.									
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	LIQUIDITY - COMMITMENTS AND OFF-BALANCE SHEET EXPOSURES								
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria:	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured State						
		Count of CU in Peer Group :	N/A						
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR COMMERCIAL LOANS									
Total Unfunded Commitments for Commercial Loans	132,217,935	141,596,424	7.1	141,668,523	0.1	128,896,348	-9.0	134,816,094	4.6
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL REMAINING LOANS (NON COMMERCIAL)									
Revolving Open-End lines secured by 1- to 4-Family Residential Properties	1,043,865,336	1,081,029,153	3.6	1,095,881,566	1.4	1,103,255,641	0.7	1,142,582,873	3.6
Credit Card Line	1,398,841,547	1,423,996,254	1.8	1,407,306,828	-1.2	1,421,062,922	1.0	1,412,158,593	-0.6
Unsecured Share Draft LOC	138,477,754	140,149,213	1.2	140,192,986	0.0	138,441,932	-1.2	136,210,465	-1.6
Unused Overdraft Protection Programs	361,950,526	362,625,820	0.2	361,903,153	-0.2	386,408,253	6.8	385,680,729	-0.2
Other Unfunded Commitments	26,695,638	27,143,348	1.7	25,212,445	-7.1	28,652,330	13.6	43,559,986	52.0
Total Unfunded Commitments for Non Commercial Loans	2,969,830,801	3,034,943,788	2.2	3,030,496,978	-0.1	3,077,821,078	1.6	3,120,192,646	1.4
TOTAL UNFUNDED COMMITMENTS FOR ALL LOAN TYPES	3,102,048,736	3,176,540,212	2.4	3,172,165,501	-0.1	3,206,717,426	1.1	3,255,008,740	1.5
OFF-BALANCE SHEET EXPOSURES									
Unconditionally Cancelable Unfunded Commitments for All loan Types	896,119,898	911,780,496	1.7	894,765,566	-1.9	921,425,845	3.0	934,018,389	1.4
Conditionally Cancelable Unfunded Commitments	1,355,853,407	1,481,008,469	9.2	1,503,035,782	1.5	1,545,046,662	2.8	1,567,332,524	1.4
Loans transferred with limited recourse	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Transferred under the FHLB MPF program	505,717,983	527,008,193	4.2	541,307,642	2.7	566,503,103	4.7	587,091,450	3.6
Financial Standby Letters of Credit	0	0	N/A	0	N/A	0	N/A	0	N/A
Forward Agreements that are not derivative contracts	0	0	N/A	0	N/A	0	N/A	0	N/A
Sold Credit Protection	0	0	N/A	0	N/A	0	N/A	0	N/A
Off-Balance Sheet Securitization Exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities Borrowing or Lending transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Off-Balance Sheet exposure of repurchase transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
All other off-balance sheet exposures	0	0	N/A	0	N/A	0	N/A	0	N/A
Loans Transferred with Recourse	78,861,999	15,829,520	-79.9	30,193,697	90.7	66,866,986	121.5	85,030,262	27.2
Other Contingent Liabilities	8,039,014	8,639,821	7.5	9,051,466	4.8	11,209,208	23.8	12,116,702	8.1
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LIQUIDITY - BORROWING ARRANGEMENTS CONTINGENT LIABILITIES AND SOURCES OF FUNDS									
Return to cover		For Charter :	N/A						
03/11/2025		Count of CU :	83						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured						
	Count of CU in Peer Group :	N/A							
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
BORROWING ARRANGEMENTS									
Borrowing Capacity									
Corporate Credit Unions	436,771,400	492,264,100	12.7	495,259,400	0.6	495,103,800	0.0	498,493,800	0.7
Natural Person Credit Unions	200,000	100,000	-50.0	100,000	0.0	100,000	0.0	100,000	0.0
Federal Home Loan Bank	3,137,300,721	2,919,137,461	-7.0	2,978,893,870	2.0	2,998,646,030	0.7	2,718,436,475	-9.3
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	319,594,685	253,726,039	-20.6	192,926,379	-24.0	719,155,381	272.8	160,095,320	-77.7
Paycheck Protection Program Lending Facility Loans	0	0		0		0	N/A	0	
FRB Paycheck Protection Program Lending Facility Loans	455,319,162	746,678,459	64.0	647,259,396	-13.3	84,298,598	-87.0	78,868,612	-6.4
Other Sources	4,349,185,968	4,411,906,059	1.4	4,314,439,045	-2.2	4,297,303,809	-0.4	3,455,994,207	-19.6
Total Borrowing Capacity									
Draws Against Borrowing Capacity									
Corporate Credit Unions	4,335,340	0	-100.0	394,034	N/A	250,000	-36.6	2,452,162	880.9
Natural Person Credit Unions	200,000	100,000	-50.0	100,000	0.0	100,000	0.0	100,000	0.0
Federal Home Loan Bank	907,995,860	925,298,374	1.9	843,755,619	-8.8	803,403,565	-4.8	901,018,659	12.2
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	61,800,000	203,900,000	229.9	153,771,116	-24.6	673,771,116	338.2	0	-100.0
Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	263,852,108	558,982,490	111.9	560,147,815	0.2	5,610,900	-99.0	5,604,049	-0.1
Other Sources	1,238,183,308	1,688,280,864	36.4	1,558,168,584	-7.7	1,483,135,581	-4.8	909,174,870	-38.7
Total Draws Against Borrowing Capacity									
Assets Pledged to Secure Borrowing Capacity									
Corporate Credit Unions	102,802,566	147,425,991	43.4	140,810,963	-4.5	133,498,968	-5.2	116,499,163	-12.7
Natural Person Credit Unions	200,000	100,000	-50.0	100,000	0.0	100,000	0.0	100,000	0.0
Federal Home Loan Bank	3,761,727,445	3,607,800,984	-4.1	3,606,677,627	0.0	3,764,978,225	4.4	3,807,792,037	1.1
Central Liquidity Facility	0	0	N/A	0	N/A	0	N/A	0	N/A
Federal Reserve Bank - excludes amount reported in FRB	176,621,091	302,650,845	71.4	235,215,105	-22.3	747,815,253	217.9	173,340,445	-76.8
Paycheck Protection Program Lending Facility Loans	0	0	N/A	0	N/A	0	N/A	0	N/A
FRB Paycheck Protection Program Lending Facility Loans	293,633,491	587,622,203	100.1	565,742,198	-3.7	1,445,490	-99.7	1,452,600	0.5
Other Sources	4,334,984,593	4,645,600,023	7.2	4,548,545,893	-2.1	4,647,837,936	2.2	4,099,184,245	-11.8
Total Assets Pledged to Secure Borrowing Capacity									
Amount of Borrowings Callable by Lender	0	0	N/A	0	N/A	0	N/A	0	N/A
Number of FHLB Members (1 = Yes)	29	29	0.0	29	0.0	28	-3.4	28	0.0
BORROWING MATURITY DISTRIBUTION									

	Share and Membership Information								
Return to cover			For Charter :	N/A					
03/11/2025			Count of CU :	83					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured							
	Count of CU in Peer Group : N/A								
	Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
MEMBERSHIP:									
Number of Current Members	1,667,699	1,677,183	0.6	1,691,177	0.8	1,684,443	-0.4	1,688,495	0.2
Number of Potential Members	34,999,804	36,097,596	3.1	36,297,461	0.6	35,291,480	-2.8	35,576,085	0.8
% Current Members to Potential Members	4.76	4.65	-2.5	4.66	0.3	4.77	2.4	4.75	-0.6
% Membership Growth*	0.85	2.27	972.0	2.82	-38.1	1.34	-68.3	1.25	-30.1
Total Number of Share/Deposit Accounts	3,286,084	3,321,118	1.1	3,357,767	1.1	3,345,485	-0.4	3,352,689	0.2
SHARES/DEPOSITS MATURITY DISTRIBUTION									
< 1 year	16,978,839,002	17,691,755,071	4.2	17,830,527,278	0.8	17,764,081,266	-0.4	18,074,041,588	1.7
1 to 3 years	763,479,442	718,141,845	-5.9	707,553,368	-1.5	722,118,446	2.1	655,808,169	-9.2
> 3 years	270,108,651	248,463,251	-8.0	242,399,809	-2.4	236,719,866	-2.3	151,219,864	-36.1
TOTAL SHARES/DEPOSITS	18,012,427,098	18,658,360,168	3.6	18,780,480,468	0.7	18,722,919,585	-0.3	18,881,069,630	0.8
NCUA INSURED SAVINGS									
Uninsured Member Shares	1,018,804,827	1,133,034,874	11.2	1,153,259,920	1.8	1,222,676,596	6.0	1,214,723,953	-0.7
Uninsured NonMember Deposits	1,312,935	2,826,266	115.3	4,863,903	72.1	6,347,087	30.5	3,471,045	-45.3
Total Uninsured Shares & Deposits	1,020,117,762	1,135,861,140	11.3	1,158,123,823	2.0	1,229,023,683	6.1	1,218,194,998	-0.9
Insured Shares & Deposits	16,992,309,336	17,522,499,028	3.1	17,622,356,645	0.6	17,493,895,902	-0.7	17,662,874,632	1.0
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									
Accounts Held by Member Public Units	758,617	808,808	6.6	798,731	-1.2	819,619	2.6	823,876	0.5
Accounts Held by Nonmember Public Units	7,075,447	12,823,987	81.2	14,313,332	11.6	10,883,952	-24.0	7,188,489	-34.0
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A
Dollar Amount of Share Certificates >= \$100,000	1,429,039,326	1,572,827,524	10.1	1,656,182,289	5.3	1,752,081,669	5.8	1,846,769,122	5.4
Dollar Amount of IRA/Keogh >= \$100,000	352,596,045	370,797,380	5.2	375,915,125	1.4	376,207,878	0.1	387,160,522	2.9
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	19,944,871	20,754,904	4.1	22,575,789	8.8	25,571,675	13.3	26,077,981	2.0
Dollar Amount of Commercial Deposit Accounts	840,099,253	856,481,332	2.0	874,865,545	2.1	942,172,589	7.7	849,995,116	-9.8
Negative Shares Included in All Other Unsecured Loans/Lines of Credit	7,942,371	6,509,238	-18.0	6,705,529	3.0	8,016,372	19.5	8,550,752	6.7
INSURANCE COVERAGE OTHER THAN NCUSIF									
Share/Deposit Insurance Other than NCUSIF	10	10	0.0	10	0.0	12	20.0	12	0.0
Dollar Amount of Shares/Deposits Covered by Additional/Alternate Insurance	99,195,761	104,324,847	5.2	103,660,287	-0.6	119,319,468	15.1	112,493,043	-5.7
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* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)									
								28. Shares and Membership	

		Supplemental Information								
Return to cover		For Charter : N/A								
03/11/2025		Count of CU : 83								
CU Name: N/A		Asset Range : N/A								
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included: Federally Insured								
		Count of CU in Peer Group : N/A								
		Dec-2023	Mar-2024	% Chg	Jun-2024	% Chg	Sep-2024	% Chg	Dec-2024	% Chg
GRANTS										
Amount of Grants Awarded to your credit union, YTD		7,538,558	1,014,520	-87	3,496,878	245	3,502,941	0	1,219,370	-65
Amount of Grants Received by your credit union, YTD		4,409,854	1,006,820	-77	1,444,033	43	4,213,491	192	2,372,297	-44
EMPLOYEES:										
Number of Full-Time Employees		4,352	4,355	0	4,347	0	4,299	-1	4,355	1
Number of Part-Time Employees		211	211	0	198	-6	194	-2	199	3
BRANCHES:										
Number of CU Branches		311	311	0	310	0	304	-2	307	1
Number of CUs Reporting Shared Branches		28	29	4	29	0	28	-3	28	0
Plan to add new branches or expand existing facilities		12	12	0	11	-8	8	-27	7	-13
CUSO INFORMATION										
Value of Investments in CUSO		49,741,570	48,178,514	-3	45,307,081	-6	40,399,651	-11	44,414,122	10
CUSO Loans		8,304,186	10,501,477	26	17,626,391	68	15,463,424	-12	23,975,172	55
Aggregate Cash Outlays in CUSO		36,307,506	37,487,746	3	37,562,412	0	38,189,504	2	38,432,892	1
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
International Remittances		24	24	0	24	0	23	-4	24	4
Number of International Remittances Originated YTD		4,618	1,140	-75	2,279	100	3,288	44	4,322	31
Low Cost Wire Transfers		66	64	-3	64	0	63	-2	63	0
MERGERS/ACQUISITIONS:										
Adjusted Retained Earnings Obtained through Business Combinations		25,735,164	25,735,164	0	25,723,600	0	28,223,755	10	27,839,489	-1
System Used to Maintain Share/Loan Records										
Manual System (No Automation)		0	0	N/A	0	N/A	0	N/A	0	N/A
Vendor Supplied In-House System		41	41	0	41	0	37	-10	0	-100
Vendor On-Line Service Bureau		47	47	0	47	0	47	0	0	-100
CU Developed In-House System		0	0	N/A	0	N/A	0	N/A	0	N/A
Services Offered Electronically										
Account Aggregation		14	14	0	14	0	15	7	16	7
Bill Payment		60	60	0	60	0	58	-3	58	0
Download Account History		0	0	N/A	0	N/A	0	N/A	0	N/A
Electronic Signature Authentication/Certification		41	41	0	41	0	39	-5	39	0
e-Statements		70	70	0	70	0	68	-3	68	0
External Account Transfers		41	41	0	41	0	41	0	42	2
Loan Payments		71	71	0	71	0	69	-3	69	0
Member Application		49	50	2	50	0	46	-8	45	-2
Merchant Processing Services		0	0	N/A	0	N/A	0	N/A	0	N/A
Mobile Payments		42	43	2	43	0	44	2	45	2
New Loan		53	53	0	55	4	55	0	55	0
New Share Account		34	34	0	34	0	35	3	34	-3
Remote Deposit Capture		54	54	0	54	0	52	-4	52	0
Type(s) of services offered:										
Informational Website		72	72	0	72	0	68	-6	69	1
Mobile Application		60	60	0	60	0	58	-3	58	0
Online Banking		71	71	0	71	0	68	-4	68	0
# Means the number is too large to display in the cell									29. Supplemental Info	

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03/11/2025

CU Name: N/A

Peer Group: N/A

Graphs 1

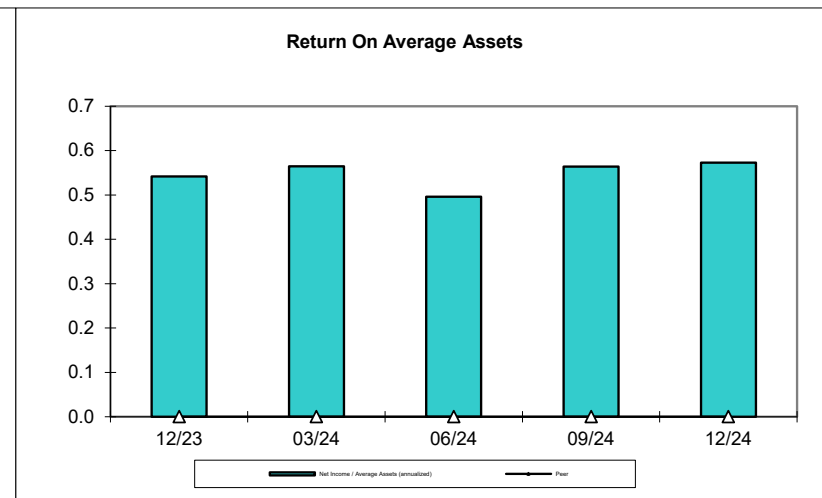
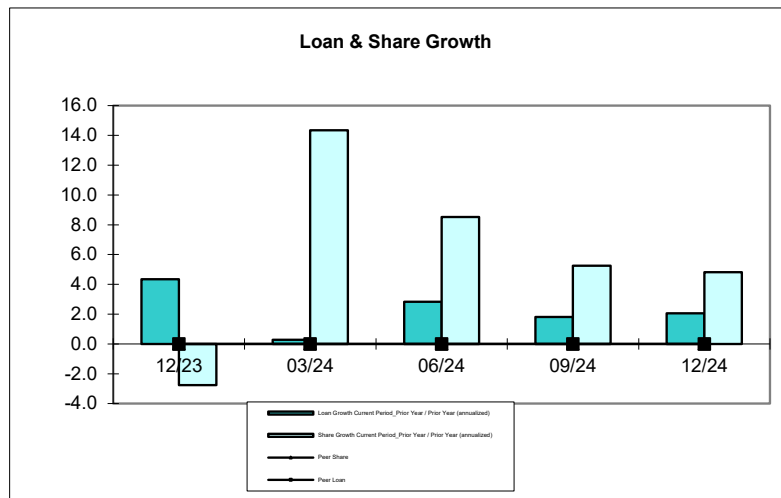
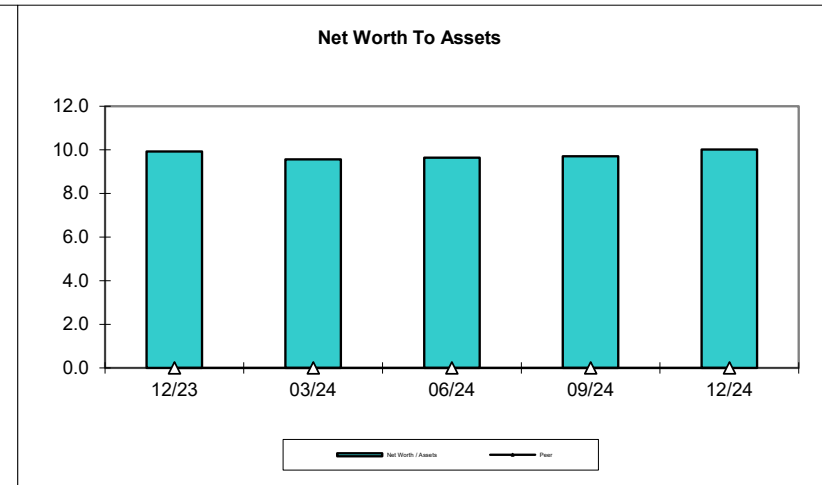
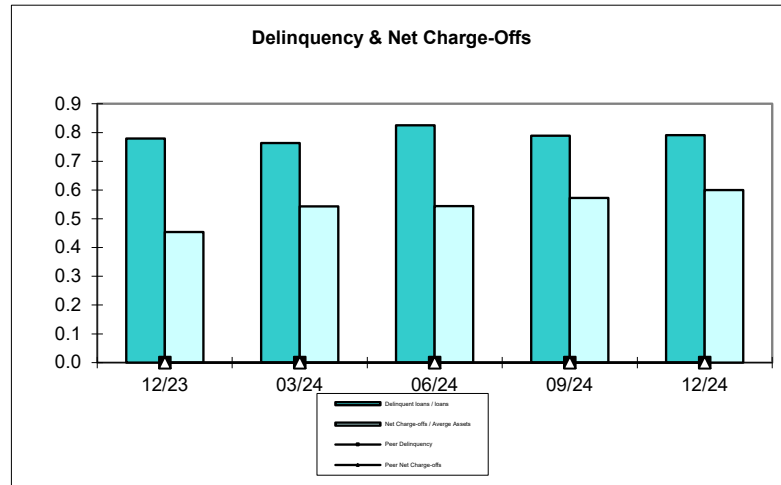
For Charter : N/A

Count of CU : 83

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A



Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

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03/11/2025

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 83

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * Reporting_State = 'MO' * Type Included:

Count of CU in Peer Group : N/A

